



PROGRAMS COMMITTEE MEETING

“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 a publicly accessible place, including the internet, at least ten days in advance of the meeting. This meeting agenda shall also be posted at the address of the teleconference location with access for the public via phone/speaker phone.

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 may require routine provision of identification to building security. However, CSURMA AORMA 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.

1. Teleconference Location - CSU Chancellor’s Office, 401 Golden Shore, Long Beach
2. Bill Olmsted: University Union Operation of CSUS, Inc., 6000 J Street, Sacramento
3. Jun Reina: Capital Public Radio, Inc., CSU Sacramento, 7055 Folsom Boulevard, Sacramento

Meeting Date:	December 8, 2016	Location:	Alliant Insurance Services, Inc. 100 Pine Street, 11 th Floor San Francisco, CA 94111
Time:	8:00 AM		

Legend: **A** – Action may be taken
 I – Information Only

A. CALL TO ORDER

- | | | |
|-----------|---|----------------------|
| 1. | Approval of the Agenda Order
<i>The Committee will be asked to approve today’s meeting agenda order</i> | A <i>p. 3</i> |
|-----------|---|----------------------|

B. PUBLIC COMMENTS

C. GENERAL ADMINISTRATION

- | | | |
|-----------|--|------------------------|
| 1. | Approval of Meeting Minutes – September 29, 2016
<i>The Committee will be asked to review and approve the minutes from the last Programs Committee meeting on September 29, 2016</i> | A <i>p. 4</i> |
| 2. | Workers’ Compensation Supplemental Actuarial Report (Experience Modification Factors) and the AORMA Class Code Rates
<i>The Committee will be asked to review and accept the supplemental actuarial report</i> | A <i>p. 12</i> |
| 3. | Workers’ Compensation Program Member Allocation for FY 17 18
<i>The Committee will be asked to approve the member allocation for FY 17 18</i> | A <i>p. 75</i> |
| 4. | Liability Program Supplemental Actuarial Reports
<i>The Committee will be asked to review and accept the supplemental actuarial reports</i> | A <i>p. 88</i> |
| 5. | Liability Program Member Allocation for FY 17 18
<i>The Committee will be asked to approve the member allocation for FY 17 18</i> | A <i>p. 115</i> |

- 6. **Property Program Member Allocation for FY 17 18** A p. 130
The Committee will be asked to approve the member allocation for FY 17 18
 - 7. **Crime Program Member Allocation for FY 17 18** A p. 143
The Committee will be asked to approve the member allocation for FY 17 18
 - 8. **Unemployment Insurance Program Member Allocation for FY 17 18** A p. 153
The Committee will be asked to approve the member allocation for FY 17 18
 - 9. **2017 Meeting Dates for the CSURMA AORMA Programs Committee** A p. 160
The Committee will be asked to approve a change to the meeting dates for 2017
- D. INFORMATION ITEMS**
- 1. **2017 CSURMA AORMA Meeting Calendar** I p. 162
 - 2. **FY 16 17 AORMA Long Range Action Plan** I p. 164
 - 3. **AORMA Committee and Standing Committee Roster** I p. 167
 - 4. **AORMA Programs Committee – Ad Hoc Committee for UIP Claims Administration RFP** I p. 169
- E. ADJOURNMENT**

The next Programs Committee meeting is scheduled for February 23, 2017 in the offices of Alliant Insurance Services, Inc., 100 Pine Street, 11th Floor, San Francisco, CA.

If you have questions regarding the agenda package, please contact Mimi Long at mlong@alliant.com / (415) 403-1423 or Tevea Him at thim@alliant.com / (415) 403-1416

APPROVAL OF THE AGENDA

ISSUE: The Committee will be asked to approve the agenda for today's meeting.

RECOMMENDATION: Staff recommends that the Committee approve the agenda as presented.

FISCAL IMPACT: None.

BACKGROUND: None.

PUBLICATION: None.

ATTACHMENT(S): None.

APPROVAL OF MEETING MINUTES – SEPTEMBER 29, 2016

ISSUE: The Committee will be asked to review and approve the draft minutes from the September 29, 2016, Programs Committee meeting.

RECOMMENDATION: Staff recommends approving the minutes, with revisions as necessary.

FISCAL IMPACT: None.

BACKGROUND: None.

PUBLICATION: None.

ATTACHMENT(S):

- a. Programs Committee Meeting Minutes – September 29, 2016

**MINUTES OF THE CSURMA AORMA
PROGRAMS COMMITTEE MEETING**

SEPTEMBER 29, 2016

TELECONFERENCE MEETING

1:00 PM

MEMBERS PRESENT

Gigi Kiama, University Corporation, CSU Monterey Bay
 Bill Olmsted, University Union Operation of CSUS, Inc.
 Jason Porth, The University Corporation, San Francisco State University
 Jun Reina, Capital Public Radio, Inc., CSU Sacramento
 Raven Tyson, Associated Students of San Diego State University *(Arrived at 1:08 PM)*

ABSENT MEMBERS

Guy Dalpe, Associated Students, Inc., San Francisco State University

STAFF, GUESTS AND CONSULTANTS

Tevea Him, Alliant Insurance Services, Inc.
 Mimi Long, Alliant Insurance Services, Inc.

A. CALL TO ORDER

The meeting was called to order by Gigi Kiama at 1:03 PM.

A1. Approval of the Agenda Order

A motion was made to approve the order of the agenda as presented.

First: Jason Porth
Second: Jun Reina

NAME	AYE	ABSTAIN	NAY	ABSENT
Guy Dalpe				X
Gigi Kiama	X			
Bill Olmsted	X			
Jason Porth	X			
Jun Reina	X			
Raven Tyson				X

Motion carried.

B. PUBLIC COMMENTS

There were no public comments.

C. GENERAL ADMINISTRATION

C1. Approval of Minutes – June 23, 2016

A motion was made to approve the minutes of the June 23, 2016 meeting.

First: Jason Porth
Second: Bill Olmsted

NAME	AYE	ABSTAIN	NAY	ABSENT
Guy Dalpe				X
Gigi Kiama	X			
Bill Olmsted	X			
Jason Porth	X			
Jun Reina	X			
Raven Tyson				X

Motion carried.

C2. Employment Practices Liability Member Deductibles for FY 17/18

Staff completed the minimum (Employment Practices Liability) EPL deductible calculation for FY 17/18. Seven auxiliary organizations are subject to an EPL deductible higher than the minimum of \$25,000. According to Policy & Procedure L-7, the Programs Committee is responsible for approving the EPL deductible calculation.

Auxiliary Organization	FY 16/17
CSU, Fresno Foundation	\$75,000
CSU, Long Beach Research Foundation	\$75,000
The Cal Poly Pomona Foundation, Inc.	\$100,000
University Enterprises, Inc., CSU Sacramento	\$75,000
Associated Students, SDSU	\$50,000
SDSU Research Foundation	\$100,000
San Jose State University Research Foundation	\$100,000

The Committee reviewed the EPL deductible schedule, calculation and Policy & Procedure L-7.

A motion was made to approve the seven auxiliaries' EPL deductibles in excess of \$25,000.

First: Jun Reina

Second: Bill Olmsted

NAME	AYE	ABSTAIN	NAY	ABSENT
Guy Dalpe				X
Gigi Kiama	X			
Bill Olmsted	X			
Jason Porth	X			
Jun Reina	X			
Raven Tyson				X

Motion carried.

C3. Liability and Workers’ Compensation Dividends

At its September 8, 2016 meetings, the AORMA Committee approved the following dividends to be distributed in July of 2017:

- a. Liability – \$824,133
- b. Workers’ Compensation – \$888,622

The Committee reviewed the liability and workers’ compensation dividend allocation calculation.

A motion was made to approve the liability and workers’ compensation dividend allocations as presented by Staff.

First: Bill Olmsted
Second: Jun Reina

NAME	AYE	ABSTAIN	NAY	ABSENT
Guy Dalpe				X
Gigi Kiama	X			
Bill Olmsted	X			
Jason Porth	X			
Jun Reina	X			
Raven Tyson				X

Motion carried.

C4. 2016 Workers’ Compensation Payroll Desk Audits

Annually, Staff performs “desk” payroll audits of ten (10) Workers’ Compensation Program members. As directed by the Program Committee, Staff will audit any member who has an experience modification factor in excess of 1.00 (unless they were audited the previous year), any members with an experience modification factor in excess of 1.25 (even if they were audited the previous year) and a random selection of members.

Staff found that some of the claims were classified to the wrong class code. Staff was unable to identify the source of the classification errors. So in order insure proper classification, the Programs Committee directed Staff to instruct Sedgwick to refrain from selecting class codes without the member’s advice and require that the member provide the correct class code on the Form 5020. If the Form 5020 does not contain the class code, Sedgwick will contact the member directly. Staff discussed how it is nearly impossible to accurately classify an employee based on the description of the injury alone.

A motion was made to accept the desk audit as presented.

First: Raven Tyson
Second: Bill Olmsted

NAME	AYE	ABSTAIN	NAY	ABSENT
Guy Dalpe				X
Gigi Kiama	X			
Bill Olmsted	X			
Jason Porth	X			
Jun Reina	X			
Raven Tyson				X

Motion carried.

C5. Workers’ Compensation Program Volunteer Claims

Policy and Procedure W-6, confirms that a workers’ compensation program member may elect to extend its workers’ compensation coverage to its volunteers. It also outlines the procedures to be followed in order to extend coverage, and it notes that the volunteer losses may be reviewed annually to ensure the rating integrity of the workers’ compensation program.

Currently, the workers’ compensation member allocation formula does not include a premium charge for volunteers. Since inception of the AORMA workers’ compensation program in 2005, the total incurred for volunteer losses is \$207,963, approximately \$18,906 per year. Staff does not believe the member allocation formula needs to be changed at this time to charge a premium based on number of volunteers.

A motion was made to accept continuation of no charges for volunteers.

First: Jun Reina
Second: Jason Porth

NAME	AYE	ABSTAIN	NAY	ABSENT
Guy Dalpe				X
Gigi Kiama	X			
Bill Olmsted	X			
Jason Porth	X			
Jun Reina	X			
Raven Tyson	X			

Motion carried.

C6a. Loss Control / Risk Management / Claims Administration Contract Review

The Committee discussed the services provided by Alliant Risk Control Consulting and reviewed the comments included in the vendor survey completed by Systemwide Risk Management. The Committee Members were very happy with the services being provided.

No action was taken.

C6b. Loss Control / Risk Management / Claims Administration Contract Review – Employers Group

The Committee discussed the services provided by Employers Group and reviewed the comments included in the vendor survey completed by Systemwide Risk Management. Mimi Long noted that she had asked for feedback during the AOA HR Conference in July, 2016, and received only positive comments. The Committee concluded that the contract services are well received.

No action was taken.

C6c. Loss Control / Risk Management / Claims Administration Contract Review – Employers Edge

The contract with Employers Edge for Unemployment Insurance claims administration will expire on June 30, 2018. The Committee discussed the services provided by Employers Group and reviewed the comments included in the vendor survey completed by Systemwide Risk Management. Mimi Long noted that she had asked for feedback during the AOA HR Conference in July, 2016, and received negative feedback from all but one member. The Committee agreed to send out an RFP for unemployment insurance claims administration. Gigi Kiama was directed to form an ad hoc committee to oversee the RFP process.

A motion was made to form an ad hoc committee and to send out a request for proposal for unemployment insurance claims administration effective July 1, 2018.

First: Bill Olmstead
Second: Jason Porth

NAME	AYE	ABSTAIN	NAY	ABSENT
Guy Dalpe				X
Gigi Kiama	X			
Bill Olmsted	X			
Jason Porth	X			
Jun Reina	X			
Raven Tyson	X			

Motion carried.

C7. 2017 Meeting Dates for the CSURMA AORMA Programs Committee

Noted below are the proposed 2017 AORMA Programs Committee meeting dates:

Description	Date	Day	Time	Location
Programs Committee	February 23	Thursday	1:00 pm	Teleconference
Programs Committee	June 22	Thursday	8:00 am	San Francisco
Programs Committee	September 28	Thursday	1:00 pm	Teleconference
Programs Committee	December 7	Thursday	8:00 am	San Francisco

Staff recommends approving the proposed 2017 meeting dates for the CSURMA AORMA Programs Committee, with changes as appropriate.

A motion was made to approve the 2017 Programs Committee meetings with two in person meetings in San Francisco to start at 8:00 AM.

First: Bill Olmstead
Second: Raven Tyson

NAME	AYE	ABSTAIN	NAY	ABSENT
Guy Dalpe				X
Gigi Kiama	X			
Bill Olmsted	X			
Jason Porth	X			
Jun Reina	X			
Raven Tyson	X			

Motion carried.

D. INFORMATION ITEMS

The Committee Members reviewed the information items.

- D1. 2016 CSURMA AORMA Meeting Calendar**
- D2. FY 15/16 Long Range Action Plan**
- D3. CSURMA AORMA Committee and Standing Committee Roster**

E. ADJOURNMENT

A motion was made to adjourn the meeting at 2:02 PM

**WORKERS' COMPENSATION SUPPLEMENTAL ACTUARIAL
REPORTS (EXPERIENCE MODIFICATION FACTORS) AND THE
AORMA CLASS CODE RATES**

ISSUE: CSURMA's retains the services of an independent actuary to evaluate the liabilities of the workers' compensation program as well as calculating each member's experience modification factor (EMF) for use in the member allocation. The Committee is asked to accept the EMF supplemental report.

RECOMMENDATION: Staff recommends that the Committee accept the Workers' Compensation 2017/18 Experience Modification Factors supplemental report dated October 28, 2016 to be used in the FY 17 18 Workers' Compensation Program Member Allocation.

FISCAL IMPACT: The EMF's are used in the FY 17 18 Workers' Compensation Member Allocation. Each member's EMF has the potential of increasing or decreasing a maximum of 15%.

BACKGROUND: In order to achieve rate stability, the AORMA Committee approved changes to Policy and Procedure WC-1 – Workers' Compensation Program Member Allocation Formula which requires the EMF to be (1) "normalized" to 1.00 in order to achieve the required program funding, and (2) capped at +/- 15%. The actuary incorporated these changes into the experience modification factor calculation as shown in the supplemental report.

The actuary was also requested by Staff to provide a separate a EMF calculation for each member. These reports are attached as well.

PUBLICATION: Each member's EMF calculation will be sent out once the Committee accepts the report.

ATTACHMENT(S):

- a. Workers' Compensation 2017/18 Experience Modification Factors supplemental report dated October 28, 2016 (*complete report provided as a handout*)
- b. Policy and Procedure W-1 – Workers' Compensation Program Member Allocation Formula



October 28, 2016

California State University Risk Management Authority
CSURMA Auxiliary Organizations Risk Management Alliance Workers Compensation Program

c/o Alliant Insurance Services, Inc.
100 Pine Street, 11th Floor
San Francisco, California 94111-5101

Attn: Ms. Mimi Long

**CSURMA Auxiliary Organization
Risk Management Alliance
Workers Compensation
2017/18 Experience Modification Factors**

Introduction

Aon Risk Consultants, Inc. (Aon) has calculated workers compensation experience modification factors for the CSURMA Auxiliary Organizations Risk Management Alliance Workers Compensation Program (CSURMA AORMA-Comp) for 2017/18. CSURMA AORMA-Comp began operations on May 1, 2004 and currently has 48 members.

Each section and appendix of the study is an integral part of the whole. We recommend a review of the entire study prior to reliance upon this study. No key personnel have a relationship with the CSURMA AORMA-Comp that may impair our objectivity.

Data

The loss data provided for this study by Alliant Insurance Services, Inc. (Alliant) consisted of individual claim detail valued as of June 30, 2016. The data included claim number, injury date, WCIRB class code, auxiliary organization (i.e. member), and incurred loss amount, among other fields. Alliant also provided payroll by member and WCIRB class code for each year 2013/14 through 2016/17. We projected the 2017/18 payroll assuming a 2% annual trend.



In conducting this analysis, we relied upon the provided data without audit or independent verification; however, we reviewed it for reasonableness and consistency. Any inaccuracies in quantitative data or qualitative representations could have a significant effect on the results of our review and analysis. Any material discrepancies discovered in the loss data by the CSURMA AORMA-Comp or any other parties should be reported to us immediately, and if warranted, we will make appropriate amendments to the report.

Methodology

The experience modification factors were calculated using the WCIRB's Workers' Compensation Experience Rating Plan with parameters effective January 1, 2016. Under this plan, the experience modification factor for each member is based on the 2013/14 through 2015/16 claim experience and the following formula:

$$\frac{\left[\left(\frac{\text{Total Actual}}{\text{Primary Losses}} \right) \times \left(\frac{\text{Primary}}{\text{Credibility}} \right) + \left(\frac{\text{Total Expected}}{\text{Primary Losses}} \right) \times \left(1 - \frac{\text{Primary}}{\text{Credibility}} \right) \right] + \left[\left(\frac{\text{Total Actual}}{\text{Excess Losses}} \right) \times \left(\frac{\text{Excess}}{\text{Credibility}} \right) + \left(\frac{\text{Total Expected}}{\text{Excess Losses}} \right) \times \left(1 - \frac{\text{Excess}}{\text{Credibility}} \right) \right]}{\text{Total Expected Losses}}$$

For each member, the following items were calculated:

1. Actual primary losses
2. Actual excess losses
3. Expected primary losses
4. Expected excess losses

The primary loss for each claim is the lesser of the total incurred amount and \$7,000. The excess loss is the portion above \$7,000, up to a maximum of \$175,000. The expected primary and excess losses are based on each member's payroll, expected loss ratio (ELR), and D-ratio by class code. The primary credibility is fixed at 1.00, and the excess credibility varies by total expected losses.



Conclusions

The following exhibits are attached:

- Exhibit WC-ExMod-1 (page 1): Experience modification factors calculated in our prior study and the current study, as well as the indicated change. The factors shown have not been adjusted for the off-balance or capped to limit the change from prior.
- Exhibit WC-ExMod-1 (page 2): Experience modification factors adjusted for the off-balance and capped at a maximum change of +/-15% from the prior (balanced) factor.
- Exhibits WC-ExMod-2: The loss data for all members used for the current experience modification factor calculations
- Exhibits WC-ExMod-3: The current experience modification factor calculations for each individual member.

In order to obtain the total projected loss funding fiscal year 2017/18, CSURMA AORMA-Comp should multiply the program 2017/18 limited loss rate by each member's total payroll and experience modification factor, and then sum across all members. If necessary, an additional off-balance factor should be applied to obtain the total required funding amount. Expenses are additional. Our understanding is that AORMA-Comp completes the funding allocation and applies the necessary off-balance factor.

Please call if you have any questions. Thank you for the opportunity to be of service.

Respectfully submitted,

Aon Risk Consultants, Inc.

Mujtaba Dattoo, ACAS, MAAA, FCA
Actuarial Practice Leader

Tracy Fleck, ACAS, MAAA
Consultant and Actuary

MD/TF

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CSURMA - AO-COMP
WORKERS COMPENSATION

Uncapped 2017/18 Experience Modification Factors

Auxiliary Organization (1)	Campus (2)	Unbalanced		
		2016/17 Uncapped Experience Modification Factor (3)	2017/18 Uncapped Experience Modification Factor (4)	Uncapped Percent Change (4)/(3)-100% (5)
California State University, Bakersfield Auxiliary for Sponsored Programs and Administration	Bakersfield	0.82	0.77	-5.2%
California State University, Bakersfield Foundation	Bakersfield	0.84	0.76	-8.9%
University Glen Corporation, CSU Channel Islands	Camarillo	1.00	0.89	-10.7%
Associated Students of California State University, Chico	Chico	0.80	0.66	-17.4%
The CSU, Chico Research Foundation	Chico	0.76	0.69	-9.8%
Associated Students, California State University, Dominguez Hills	Dominguez Hills	0.78	0.90	16.0%
California State University, Dominguez Hills Foundation	Dominguez Hills	0.67	0.76	14.5%
The Donald P. and Katherine B. Loker University Student Union, Inc.	Dominguez Hills	0.77	1.02	32.5%
Associated Students, California State University, East Bay	East Bay	0.87	0.90	3.8%
California State University, Fresno Association, Inc.	Fresno	0.60	0.58	-3.7%
The California State University, Fresno Athletic Corporation	Fresno	0.57	0.62	9.7%
Associated Students, California State University, Fullerton, Inc.	Fullerton	0.85	0.67	-20.6%
CSU Fullerton Auxiliary Services Corporation	Fullerton	0.75	0.93	24.3%
Humboldt State University Center	Humboldt	0.98	0.94	-4.1%
Humboldt State University Sponsored Programs Foundation	Humboldt	0.73	0.68	-6.3%
Associated Students, Humboldt State University	Humboldt	0.77	0.77	0.2%
Associated Students, California State University, Long Beach	Long Beach	0.85	0.82	-2.8%
California State University Long Beach Research Foundation	Long Beach	1.09	0.72	-34.0%
Forty-Niner Shops, Inc., CSU Long Beach	Long Beach	0.73	0.71	-3.2%
Cal State L.A. University Auxiliary Services, Inc.	Los Angeles	0.81	0.71	-12.2%
University-Student Union Board, California State University, Los Angeles	Los Angeles	0.65	0.64	-1.1%
The University Corporation at Monterey Bay	Monterey Bay	0.69	0.71	3.4%
Associated Students, California State University, Northridge, Inc.	Northridge	0.90	0.80	-10.8%
The University Corporation, CSU Northridge	Northridge	0.98	1.02	4.5%
University Student Union of California State University, Northridge	Northridge	0.72	0.73	0.6%
Associated Students Inc., California State Polytechnic University, Pomona	Pomona	0.78	0.78	-1.0%
The Cal Poly Pomona Foundation, Inc.	Pomona	1.03	0.96	-6.9%
Associated Students of California State University, Sacramento	Sacramento	0.89	0.89	-0.5%
University Enterprises, Inc., CSU Sacramento	Sacramento	0.65	0.66	1.5%
Capital Public Radio	Sacramento	0.89	0.92	2.6%
Associated Students Inc., California State University, San Bernardino	San Bernardino	0.77	0.77	-0.6%
University Enterprises Corporation at CSUSB	San Bernardino	1.11	1.26	13.4%
Santos Manuel Student Union of California State University, San Bernardino	San Bernardino	1.26	0.96	-24.1%
Associated Students, San Diego State University	San Diego	0.95	0.85	-10.4%
Associated Students, Inc., San Francisco State University	San Francisco	0.81	0.65	-19.6%
The University Corporation, San Francisco State	San Francisco	0.76	0.69	-9.6%
Associated Student, San Jose State University	San Jose	0.87	0.73	-16.4%
San Jose State University Research Foundation	San Jose	0.68	0.64	-5.2%
Spartan Shops, Inc., San Jose State University	San Jose	0.88	0.76	-14.4%
The Student Union of San Jose State University	San Jose	0.69	0.72	4.0%
The Tower Foundation, San Jose State University	San Jose	0.68	0.69	1.3%
Associated Students, Inc., California Polytechnic State University at San Luis Obispo	San Luis Obispo	1.32	0.93	-30.0%
Cal Poly Corporation	San Luis Obispo	1.03	0.88	-14.3%
University Auxiliary and Research Services Corporation	San Marcos	0.90	0.88	-1.5%
Associated Students of Sonoma State University	Sonoma	0.77	0.76	-0.8%
Sonoma State Enterprises	Sonoma	N/A	N/A	
Associated Students, Inc., California State University, Stanislaus	Stanislaus	0.77	0.76	-1.6%
University Student Union of California State University, Stanislaus	Stanislaus	0.98	0.97	-1.5%
Total		0.84	0.79	

(3) was provided by Alliant and is based on our prior ex-mod calculation using the WCIRB method.

(4) is from Exhibit WC-ExMod-3.

(3) and (4) have not been balanced to an overall xmod of 1.000.



CSURMA - AO-COMP
WORKERS COMPENSATION

Exhibit WC-ExMod-1 (page 2)

Capped 2017/18 Experience Modification Factors

Auxiliary Organization (1)	Campus (2)	2016/17 Balanced, Capped Experience Modification Factor (3)	2017/18 Unbalanced, Uncapped Experience Modification Factor (4)	2017/18 Payroll (5)	2017/18 Balanced, Uncapped Experience Modification Factor (6)	Balanced Uncapped Percent Change (6)/(3)-100% (7)	2017/18 Balanced, Capped Experience Modification Factor (8)	Capped Percent Change (8)/(3)-100% (9)
California State University, Bakersfield Auxiliary for Sponsored Programs and Administration	Bakersfield	0.94	0.77	\$1,756,440	0.98	4.1%	0.97	3.2%
California State University, Bakersfield Foundation	Bakersfield	1.19	0.76	733,380	0.97	-18.8%	1.01	-15.0%
University Glen Corporation, CSU Channel Islands	Camarillo	1.06	0.89	3,072,075	1.13	6.4%	1.12	5.5%
Associated Students of California State University, Chico	Chico	0.93	0.66	7,118,766	0.84	-9.3%	0.83	-10.1%
The CSU, Chico Research Foundation	Chico	0.90	0.69	13,268,421	0.87	-3.2%	0.86	-4.0%
Associated Students, California State University, Dominguez Hills	Dominguez Hills	0.94	0.90	592,814	1.14	21.2%	1.08	15.0%
California State University, Dominguez Hills Foundation	Dominguez Hills	0.81	0.76	5,935,074	0.97	18.5%	0.94	15.0%
The Donald P. and Katherine B. Loker University Student Union, Inc.	Dominguez Hills	0.91	1.02	1,020,508	1.29	42.3%	1.04	15.0%
Associated Students, California State University, East Bay	East Bay	1.03	0.90	491,113	1.14	11.1%	1.13	10.1%
California State University, Fresno Association, Inc.	Fresno	0.69	0.58	6,978,840	0.73	5.7%	0.73	4.8%
The California State University, Fresno Athletic Corporation	Fresno	0.65	0.62	5,428,440	0.79	20.4%	0.75	15.0%
Associated Students, California State University, Fullerton, Inc.	Fullerton	0.98	0.67	5,897,412	0.85	-12.8%	0.84	-13.5%
CSU Fullerton Auxiliary Services Corporation	Fullerton	0.86	0.93	16,785,646	1.18	36.5%	0.99	15.0%
Humboldt State University Center	Humboldt	1.13	0.94	3,723,000	1.19	5.3%	1.18	4.4%
Humboldt State University Sponsored Programs Foundation	Humboldt	1.29	0.68	6,849,912	0.86	-33.4%	1.10	-15.0%
Associated Students, Humboldt State University	Humboldt	0.88	0.77	212,415	0.97	10.0%	0.96	9.0%
Associated Students, California State University, Long Beach	Long Beach	0.97	0.82	6,166,068	1.04	6.7%	1.03	5.8%
California State University Long Beach Research Foundation	Long Beach	1.15	0.72	15,661,827	0.91	-21.3%	0.98	-15.0%
Forty-Niner Shops, Inc., CSU Long Beach	Long Beach	1.22	0.71	8,955,600	0.89	-27.0%	1.04	-15.0%
Cal State L.A. University Auxiliary Services, Inc.	Los Angeles	0.93	0.71	9,180,000	0.90	-3.6%	0.89	-4.4%
University-Student Union Board, California State University, Los Angeles	Los Angeles	0.86	0.64	2,896,800	0.81	-5.6%	0.80	-6.4%
The University Corporation at Monterey Bay	Monterey Bay	0.90	0.71	8,529,033	0.90	0.4%	0.89	-0.5%
Associated Students, California State University, Northridge, Inc.	Northridge	1.04	0.80	3,651,600	1.02	-2.1%	1.01	-2.9%
The University Corporation, CSU Northridge	Northridge	1.14	1.02	19,074,000	1.29	13.8%	1.28	12.8%
University Student Union of California State University, Northridge	Northridge	0.83	0.73	7,141,530	0.92	10.4%	0.91	9.5%
Associated Students Inc., California State Polytechnic University, Pomona	Pomona	0.90	0.78	6,218,152	0.98	8.7%	0.97	7.8%
The Cal Poly Pomona Foundation, Inc.	Pomona	1.19	0.96	17,309,341	1.22	2.2%	1.20	1.3%
Associated Students of California State University, Sacramento	Sacramento	1.03	0.89	4,070,674	1.12	9.2%	1.11	8.2%
University Enterprises, Inc., CSU Sacramento	Sacramento	1.02	0.66	27,851,233	0.83	-18.3%	0.86	-15.0%
Capital Public Radio	Sacramento	0.91	0.92	3,657,926	1.16	27.6%	1.04	15.0%
Associated Students Inc., California State University, San Bernardino	San Bernardino	0.89	0.77	390,925	0.97	9.1%	0.96	8.1%
University Enterprises Corporation at CSUSB	San Bernardino	1.25	1.26	9,513,966	1.59	27.2%	1.44	15.0%
Santos Manuel Student Union of California State University, San Bernardino	San Bernardino	1.45	0.96	2,189,518	1.21	-16.6%	1.23	-15.0%
Associated Students, San Diego State University	San Diego	1.09	0.85	9,317,939	1.08	-1.6%	1.07	-2.5%
Associated Students, Inc., San Francisco State University	San Francisco	1.07	0.65	4,091,395	0.82	-23.7%	0.91	-15.0%
The University Corporation, San Francisco State	San Francisco	0.88	0.69	2,040,000	0.87	-1.0%	0.86	-1.9%
Associated Student, San Jose State University	San Jose	1.03	0.73	3,115,906	0.92	-10.7%	0.92	-11.5%
San Jose State University Research Foundation	San Jose	0.78	0.64	27,367,355	0.81	4.1%	0.81	3.2%
Spartan Shops, Inc., San Jose State University	San Jose	1.02	0.76	7,424,622	0.95	-6.0%	0.95	-6.8%
The Student Union of San Jose State University	San Jose	0.80	0.72	2,614,315	0.91	14.1%	0.90	13.1%
The Tower Foundation, San Jose State University	San Jose	0.78	0.69	2,345,633	0.87	11.2%	0.86	10.3%
Associated Students, Inc., California Polytechnic State University at San Luis Obispo	San Luis Obispo	1.40	0.93	5,872,854	1.17	-16.4%	1.19	-15.0%
Cal Poly Corporation	San Luis Obispo	1.02	0.88	24,714,600	1.12	9.6%	1.11	8.6%
University Auxiliary and Research Services Corporation	San Marcos	1.03	0.88	6,128,337	1.12	8.1%	1.11	7.1%
Associated Students of Sonoma State University	Sonoma	2.19	0.76	645,020	0.96	-56.0%	1.86	-15.0%
Sonoma State Enterprises	Sonoma	1.00	N/A	1,326,000	1.00	0.0%	0.99	-0.9%
Associated Students, Inc., California State University, Stanislaus	Stanislaus	0.89	0.76	404,823	0.96	8.0%	0.95	7.1%
University Student Union of California State University, Stanislaus	Stanislaus	1.13	0.97	516,486	1.22	8.2%	1.21	7.2%
Total		1.00	0.79	\$330,247,733	1.00		1.00	

(3) is from Exhibit WC-ExMod-1 (page 1), Column (3), subject to an off-balance factor

(4) is from Exhibit WC-ExMod-1 (page 1), Column (4)

(5) is based on the projected 2016/17 payroll and a 2% trend.

(6) = (4), subject to an off-balance factor.

(8) = (6), subject to an off-balance factor and capped to +/- 15.0% of (3).



CSURMA - AO-COMP
WORKERS COMPENSATION

Reported Incurred Losses as of 06/30/16

Auxiliary Organization (1)	Campus (2)	Claim Period (3)	Loss Data		Ex-Mod Data		
			Total Unlimited Losses (4)	Total Incurred Capped at \$175,000 (5)	Actual Primary Losses (6)	Actual Excess Losses (5) - (6) (7)	Total (6) + (7) (8)
California State University, Bakersfield Auxiliary for Sponsored Programs and Administration	Bakersfield	2013/14	\$1,656	\$1,656	\$1,656	\$0	\$1,656
		2014/15	0	0	0	0	0
		2015/16	0	0	0	0	0
California State University, Bakersfield Foundation	Bakersfield	2013/14	0	0	0	0	0
		2014/15	47	47	47	0	47
		2015/16	0	0	0	0	0
University Glen Corporation, CSU Channel Islands	Camarillo	2013/14	4,887	4,887	4,887	0	4,887
		2014/15	47,527	47,527	13,276	34,251	47,527
		2015/16	754	754	754	0	754
Associated Students of California State University, Chico	Chico	2013/14	9,991	9,991	9,991	0	9,991
		2014/15	54,794	54,794	21,860	32,934	54,794
		2015/16	3,774	3,774	3,774	0	3,774
The CSU, Chico Research Foundation	Chico	2013/14	2,770	2,770	2,770	0	2,770
		2014/15	62,102	62,102	8,994	53,108	62,102
		2015/16	25,989	25,989	7,550	18,439	25,989
Associated Students, California State University, Dominguez Hills	Dominguez Hills	2013/14	0	0	0	0	0
		2014/15	0	0	0	0	0
		2015/16	300	300	300	0	300
California State University, Dominguez Hills Foundation	Dominguez Hills	2013/14	657	657	657	0	657
		2014/15	2,362	2,362	2,362	0	2,362
		2015/16	17,500	17,500	7,000	10,500	17,500
The Donald P. and Katherine B. Loker University Student Union, Inc.	Dominguez Hills	2013/14	0	0	0	0	0
		2014/15	0	0	0	0	0
		2015/16	3,753	3,753	3,753	0	3,753
Associated Students, California State University, East Bay	East Bay	2013/14	2,883	2,883	2,883	0	2,883
		2014/15	0	0	0	0	0
		2015/16	86	86	86	0	86
California State University, Fresno Association, Inc.	Fresno	2013/14	3,441	3,441	3,441	0	3,441
		2014/15	3,864	3,864	3,864	0	3,864
		2015/16	2,734	2,734	2,734	0	2,734
The California State University, Fresno Athletic Corporation	Fresno	2013/14	2,146	2,146	2,146	0	2,146
		2014/15	1,224	1,224	1,224	0	1,224
		2015/16	29,503	29,503	8,001	21,502	29,503
Associated Students, California State University, Fullerton, Inc.	Fullerton	2013/14	15,678	15,678	8,339	7,340	15,678
		2014/15	6,759	6,759	6,759	0	6,759
		2015/16	2,661	2,661	2,661	0	2,661
CSU Fullerton Auxiliary Services Corporation	Fullerton	2013/14	15,959	15,959	8,941	7,018	15,959
		2014/15	27,350	27,350	15,416	11,935	27,350
		2015/16	792,779	179,389	11,389	168,000	179,389
Humboldt State University Center	Humboldt	2013/14	3,478	3,478	3,478	0	3,478
		2014/15	33,351	33,351	18,845	14,506	33,351
		2015/16	23,855	23,855	18,532	5,322	23,855
Humboldt State University Sponsored Programs Foundation	Humboldt	2013/14	1,123	1,123	1,123	0	1,123
		2014/15	4,517	4,517	4,517	0	4,517
		2015/16	4,950	4,950	4,950	0	4,950



CSURMA - AO-COMP
WORKERS COMPENSATION

Reported Incurred Losses as of 06/30/16

Auxiliary Organization (1)	Campus (2)	Claim Period (3)	Loss Data		Ex-Mod Data		
			Total Unlimited Losses (4)	Total Incurred Capped at \$175,000 (5)	Actual Primary Losses (6)	Actual Excess Losses (5) - (6) (7)	Total (6) + (7) (8)
Associated Students, Humboldt State University	Humboldt	2013/14	0	0	0	0	0
		2014/15	0	0	0	0	0
		2015/16	0	0	0	0	0
Associated Students, California State University, Long Beach	Long Beach	2013/14	53,280	53,280	16,760	36,520	53,280
		2014/15	58,477	58,477	8,889	49,588	58,477
		2015/16	6,241	6,241	6,241	0	6,241
California State University Long Beach Research Foundation	Long Beach	2013/14	21,099	21,099	8,649	12,450	21,099
		2014/15	224	224	224	0	224
		2015/16	7,768	7,768	7,768	0	7,768
Forty-Niner Shops, Inc., CSU Long Beach	Long Beach	2013/14	40,647	40,647	18,448	22,199	40,647
		2014/15	35,852	35,852	15,352	20,500	35,852
		2015/16	6,799	6,799	6,799	0	6,799
Cal State L.A. University Auxiliary Services, Inc.	Los Angeles	2013/14	54,878	54,878	8,269	46,609	54,878
		2014/15	33,321	33,321	10,821	22,500	33,321
		2015/16	660	660	660	0	660
University-Student Union Board, California State University, Los Angeles	Los Angeles	2013/14	0	0	0	0	0
		2014/15	0	0	0	0	0
		2015/16	333	333	333	0	333
The University Corporation at Monterey Bay	Monterey Bay	2013/14	27,606	27,606	13,656	13,950	27,606
		2014/15	2,277	2,277	2,277	0	2,277
		2015/16	3,630	3,630	3,630	0	3,630
Associated Students, California State University, Northridge, Inc.	Northridge	2013/14	13,373	13,373	7,023	6,350	13,373
		2014/15	923	923	923	0	923
		2015/16	16,763	16,763	7,000	9,763	16,763
The University Corporation, CSU Northridge	Northridge	2013/14	249,844	249,844	27,120	222,723	249,844
		2014/15	27,065	27,065	20,465	6,600	27,065
		2015/16	91,434	91,434	44,383	47,052	91,434
University Student Union of California State University, Northridge	Northridge	2013/14	3,458	3,458	3,458	0	3,458
		2014/15	23,643	23,643	19,486	4,157	23,643
		2015/16	23,084	23,084	7,781	15,303	23,084
Associated Students Inc., California State Polytechnic University, Pomona	Pomona	2013/14	810	810	810	0	810
		2014/15	9,044	9,044	9,044	0	9,044
		2015/16	20,200	20,200	14,476	5,724	20,200
The Cal Poly Pomona Foundation, Inc.	Pomona	2013/14	78,658	78,658	52,801	25,857	78,658
		2014/15	90,170	90,170	51,618	38,552	90,170
		2015/16	80,236	80,236	58,245	21,991	80,236
Associated Students of California State University, Sacramento	Sacramento	2013/14	1,829	1,829	1,829	0	1,829
		2014/15	87,901	87,901	9,029	78,871	87,901
		2015/16	5,171	5,171	5,171	0	5,171
University Enterprises, Inc., CSU Sacramento	Sacramento	2013/14	52,201	52,201	17,403	34,798	52,201
		2014/15	32,153	32,153	20,217	11,935	32,153
		2015/16	16,647	16,647	16,463	184	16,647
Capital Public Radio	Sacramento	2013/14	0	0	0	0	0
		2014/15	814	814	814	0	814
		2015/16	1,900	1,900	1,900	0	1,900



CSURMA - AO-COMP
WORKERS COMPENSATION

Reported Incurred Losses as of 06/30/16

Auxiliary Organization (1)	Campus (2)	Claim Period (3)	Loss Data		Ex-Mod Data		
			Total Unlimited Losses (4)	Total Incurred Capped at \$175,000 (5)	Actual Primary Losses (6)	Actual Excess Losses (5) - (6) (7)	Total (6) + (7) (8)
Associated Students Inc., California State University, San Bernardino	San Bernardino	2013/14	0	0	0	0	0
		2014/15	0	0	0	0	0
		2015/16	0	0	0	0	0
University Enterprises Corporation at CSUSB	San Bernardino	2013/14	109,824	109,824	22,371	87,453	109,824
		2014/15	29,274	29,274	10,433	18,841	29,274
		2015/16	4,712	4,712	4,712	0	4,712
Santos Manuel Student Union of California State University, San Bernardino	San Bernardino	2013/14	1,982	1,982	1,982	0	1,982
		2014/15	37,310	37,310	7,000	30,310	37,310
		2015/16	0	0	0	0	0
Associated Students, San Diego State University	San Diego	2013/14	62,793	62,793	25,735	37,058	62,793
		2014/15	56,701	56,701	19,650	37,051	56,701
		2015/16	29,039	29,039	26,007	3,031	29,039
Associated Students, Inc., San Francisco State University	San Francisco	2013/14	0	0	0	0	0
		2014/15	1,959	1,959	1,959	0	1,959
		2015/16	270	270	270	0	270
The University Corporation, San Francisco State	San Francisco	2013/14	104	104	104	0	104
		2014/15	0	0	0	0	0
		2015/16	0	0	0	0	0
Associated Student, San Jose State University	San Jose	2013/14	852	852	852	0	852
		2014/15	1,878	1,878	1,878	0	1,878
		2015/16	1,803	1,803	1,803	0	1,803
San Jose State University Research Foundation	San Jose	2013/14	38,918	38,918	8,389	30,530	38,918
		2014/15	36,578	36,578	14,994	21,584	36,578
		2015/16	27,727	27,727	19,913	7,815	27,727
Spartan Shops, Inc., San Jose State University	San Jose	2013/14	75,460	75,460	38,196	37,264	75,460
		2014/15	7,893	7,893	7,893	0	7,893
		2015/16	28,937	28,937	22,778	6,158	28,937
The Student Union of San Jose State University	San Jose	2013/14	0	0	0	0	0
		2014/15	1,572	1,572	1,572	0	1,572
		2015/16	4,714	4,714	4,714	0	4,714
The Tower Foundation, San Jose State University	San Jose	2013/14	0	0	0	0	0
		2014/15	0	0	0	0	0
		2015/16	0	0	0	0	0
Associated Students, Inc., California Polytechnic State University at San Luis Obispo	San Luis Obispo	2013/14	100,835	100,835	16,766	84,069	100,835
		2014/15	30,939	30,939	11,532	19,407	30,939
		2015/16	7,106	7,106	7,106	0	7,106
Cal Poly Corporation	San Luis Obispo	2013/14	213,515	213,515	48,844	164,670	213,515
		2014/15	278,425	278,425	78,769	199,655	278,425
		2015/16	100,831	100,831	61,417	39,414	100,831
University Auxiliary and Research Services Corporation	San Marcos	2013/14	30,918	30,918	11,892	19,026	30,918
		2014/15	1,024	1,024	1,024	0	1,024
		2015/16	2,098	2,098	2,098	0	2,098
Associated Students of Sonoma State University	Sonoma	2013/14	0	0	0	0	0
		2014/15	0	0	0	0	0
		2015/16	0	0	0	0	0



CSURMA - AO-COMP
WORKERS COMPENSATION

Reported Incurred Losses as of 06/30/16

Auxiliary Organization (1)	Campus (2)	Claim Period (3)	Loss Data		Ex-Mod Data		
			Total Unlimited Losses (4)	Total Incurred Capped at \$175,000 (5)	Actual Primary Losses (6)	Actual Excess Losses (5) - (6) (7)	Total (6) + (7) (8)
Sonoma State Enterprises	Sonoma	2013/14	0	0	0	0	0
		2014/15	0	0	0	0	0
		2015/16	0	0	0	0	0
Associated Students, Inc., California State University, Stanislaus	Stanislaus	2013/14	0	0	0	0	0
		2014/15	0	0	0	0	0
		2015/16	0	0	0	0	0
University Student Union of California State University, Stanislaus	Stanislaus	2013/14	273	273	273	0	273
		2014/15	818	818	818	0	818
		2015/16	335	335	335	0	335
Total			\$3,825,028	\$3,211,638	\$1,229,269	\$1,982,368	\$3,211,638

All amounts were based on the claim detail provided by CSURMA - AO-COMP.

(6) includes the first \$7,000 of each claim.

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2017/18 Experience Modification Factor Calculation
Based on Claim Data as of 6/30/16

California State University, Bakersfield Auxiliary for Sponsored Programs and Administration
Bakersfield

1. Member Data

Claim Period (1)	Payroll (2)	Actual Primary Losses (3)	Actual Excess Losses (4)	Actual Total Losses (3) + (4) (5)
2013/14	\$1,573,169	\$1,656	\$0	\$1,656
2014/15	1,909,900	0	0	0
2015/16	2,120,000	0	0	0
Total	\$5,603,069	\$1,656	\$0	\$1,656

2. Expected Losses

Claim Period (1)	Payroll						Expected Primary Losses (12)	Expected Excess Losses (14) - (12) (13)	Expected Total Losses (14)
	Class Code 8810 (6)	Class Code 8868 (7)	Class Code 8071 (8)	Class Code 9053 (9)	Class Code 9079 (10)	Class Code 9101 (11)			
2013/14	\$577,352	\$995,817	\$0	\$0	\$0	\$0	\$1,311	\$4,052	\$5,363
2014/15	590,000	950,000	0	350,000	19,900	0	2,619	8,414	11,033
2015/16	600,000	1,200,000	0	300,000	20,000	0	2,719	8,653	11,372
Total	\$1,767,352	\$3,145,817	\$0	\$650,000	\$39,900	\$0	\$6,649	\$21,119	\$27,768

(15) Expected Loss Rate	0.17	0.44	0.61	1.56	1.96	2.65
(16) D-Ratio	0.22	0.25	0.29	0.23	0.25	0.22

3. Experience Modification Factor

A	Credibility Primary	1.00
B	Credibility Excess	0.06
C	Actual Primary Losses	\$1,656 [Total (3)]
D	Actual Excess Losses	\$0 [Total (4)]
E	Expected Primary Losses	\$6,649 [Total (12)]
F	Expected Excess Losses	\$21,119 [Total (13)]
G	Expected Total Losses	\$27,768 [Total (14)]
H	Unbalanced, Uncapped Experience Modification Factor	0.77
I	Experience Modification Factor - AORMA	0.79
J	Balanced, Uncapped Experience Modification Factor	0.98 [H / I]
K	Prior Balanced, Capped Experience Modification Factor	0.94
L	Indicated Change	4.1% [J / K - 1]
M	Balanced, Capped Experience Modification Factor	0.97
N	Capped Change	3.2% [M / K - 1]

(2) and (6) through (11) were provided by Alliant.

(3) and (4) are based on the claim data provided by Alliant. (3) includes the first \$7,000 of each claim. (4) includes the amount above \$7,000, capped at \$175,000.

(12) = sumproduct of (6) through (11), (15) and (16), divided by 100.

(14) = sumproduct of (6) through (11), and (15), divided by 100.

(15) and (16) are from the WCIRB experience rating plan.

(3A) and (3B) are based on the WCIRB experience rating plan and [Total (14)].

$$(3H) = \frac{[A \times C + (1 - A) \times E] + [B \times D + (1 - B) \times F]}{G}$$

(3I) = overall experience mod factor for all AORMA members.

(3M) = (3J), subject to a maximum change of +/-15% from (3K), and adjusted for any off-balance.



2017/18 Experience Modification Factor Calculation
Based on Claim Data as of 6/30/16
California State University, Bakersfield Foundation
Bakersfield

1. Member Data

Claim Period (1)	Payroll (2)	Actual Primary Losses (3)	Actual Excess Losses (4)	Actual Total Losses (3) + (4) (5)
2013/14	\$881,263	\$0	\$0	\$0
2014/15	560,000	47	0	47
2015/16	570,000	0	0	0
Total	\$2,011,263	\$47	\$0	\$47

2. Expected Losses

Claim Period (1)	Payroll						Expected Primary Losses (12)	Expected Excess Losses (14) - (12)	Expected Total Losses (14)
	Class Code 8810 (6)	Class Code 8868 (7)	Class Code 8071 (8)	Class Code 9053 (9)	Class Code 9079 (10)	Class Code 9101 (11)			
2013/14	\$209,605	\$439,465	\$0	\$212,219	\$19,974	\$0	\$1,421	\$4,571	\$5,992
2014/15	190,000	370,000	0	0	0	0	478	1,473	1,951
2015/16	200,000	370,000	0	0	0	0	482	1,486	1,968
Total	\$599,605	\$1,179,465	\$0	\$212,219	\$19,974	\$0	\$2,381	\$7,530	\$9,911
(15) Expected Loss Rate	0.17	0.44	0.61	1.56	1.96	2.65			
(16) D-Ratio	0.22	0.25	0.29	0.23	0.25	0.22			

3. Experience Modification Factor

A	Credibility Primary	1.00	
B	Credibility Excess	0.00	
C	Actual Primary Losses	\$47	[Total (3)]
D	Actual Excess Losses	\$0	[Total (4)]
E	Expected Primary Losses	\$2,381	[Total (12)]
F	Expected Excess Losses	\$7,530	[Total (13)]
G	Expected Total Losses	\$9,911	[Total (14)]
H	Unbalanced, Uncapped Experience Modification Factor	0.76	
I	Experience Modification Factor - AORMA	0.79	
J	Balanced, Uncapped Experience Modification Factor	0.97	[H / I]
K	Prior Balanced, Capped Experience Modification Factor	1.19	
L	Indicated Change	-18.8%	[J / K - 1]
M	Balanced, Capped Experience Modification Factor	1.01	
N	Capped Change	-15.0%	[M / K - 1]

(2) and (6) through (11) were provided by Alliant.

(3) and (4) are based on the claim data provided by Alliant. (3) includes the first \$7,000 of each claim. (4) includes the amount above \$7,000, capped at \$175,000.

(12) = sumproduct of (6) through (11), (15) and (16), divided by 100.

(14) = sumproduct of (6) through (11), and (15), divided by 100.

(15) and (16) are from the WCIRB experience rating plan.

(3A) and (3B) are based on the WCIRB experience rating plan and [Total (14)].

$$(3H) = \frac{[A \times C + (1 - A) \times E] + [B \times D + (1 - B) \times F]}{G}$$

(3I) = overall experience mod factor for all AORMA members.

(3M) = (3J), subject to a maximum change of +/-15% from (3K), and adjusted for any off-balance.



CSURMA - AO-COMP
WORKERS COMPENSATION

2017/18 Experience Modification Factor Calculation
Based on Claim Data as of 6/30/16
University Glen Corporation, CSU Channel Islands
Camarillo

1. Member Data

Claim Period (1)	Payroll (2)	Actual Primary Losses (3)	Actual Excess Losses (4)	Actual Total Losses (3) + (4) (5)
2013/14	\$2,412,102	\$4,887	\$0	\$4,887
2014/15	2,034,771	13,276	34,251	47,527
2015/16	2,738,034	754	0	754
Total	\$7,184,907	\$18,917	\$34,251	\$53,168

2. Expected Losses

Claim Period (1)	Payroll						Expected Primary Losses (12)	Expected Excess Losses (14) - (12) (13)	Expected Total Losses (14)
	Class Code 8810 (6)	Class Code 8868 (7)	Class Code 8071 (8)	Class Code 9053 (9)	Class Code 9079 (10)	Class Code 9101 (11)			
2013/14	\$1,066,458	\$0	\$0	\$0	\$1,113,980	\$231,664	\$7,208	\$22,578	\$29,786
2014/15	862,747	0	0	0	873,920	298,104	6,343	20,152	26,495
2015/16	1,191,608	0	0	0	1,230,106	316,320	8,317	26,201	34,518
Total	\$3,120,813	\$0	\$0	\$0	\$3,218,006	\$846,088	\$21,868	\$68,932	\$90,800
(15) Expected Loss Rate	0.17	0.44	0.61	1.56	1.96	2.65			
(16) D-Ratio	0.22	0.25	0.29	0.23	0.25	0.22			

3. Experience Modification Factor

A	Credibility Primary	1.00	
B	Credibility Excess	0.20	
C	Actual Primary Losses	\$18,917	[Total (3)]
D	Actual Excess Losses	\$34,251	[Total (4)]
E	Expected Primary Losses	\$21,868	[Total (12)]
F	Expected Excess Losses	\$68,932	[Total (13)]
G	Expected Total Losses	\$90,800	[Total (14)]
H	Unbalanced, Uncapped Experience Modification Factor	0.89	
I	Experience Modification Factor - AORMA	0.79	
J	Balanced, Uncapped Experience Modification Factor	1.13	[H / I]
K	Prior Balanced, Capped Experience Modification Factor	1.06	
L	Indicated Change	6.4%	[J / K - 1]
M	Balanced, Capped Experience Modification Factor	1.12	
N	Capped Change	5.5%	[M / K - 1]

(2) and (6) through (11) were provided by Alliant.

(3) and (4) are based on the claim data provided by Alliant. (3) includes the first \$7,000 of each claim. (4) includes the amount above \$7,000, capped at \$175,000.

(12) = sumproduct of (6) through (11), (15) and (16), divided by 100.

(14) = sumproduct of (6) through (11), and (15), divided by 100.

(15) and (16) are from the WCIRB experience rating plan.

(3A) and (3B) are based on the WCIRB experience rating plan and [Total (14)].

$$(3H) = \frac{[A \times C + (1 - A) \times E] + [B \times D + (1 - B) \times F]}{G}$$

(3I) = overall experience mod factor for all AORMA members.

(3M) = (3J), subject to a maximum change of +/-15% from (3K), and adjusted for any off-balance.



2017/18 Experience Modification Factor Calculation
Based on Claim Data as of 6/30/16
Associated Students of California State University, Chico
Chico

1. Member Data

Claim Period (1)	Payroll (2)	Actual Primary Losses (3)	Actual Excess Losses (4)	Actual Total Losses (3) + (4) (5)
2013/14	\$7,135,332	\$9,991	\$0	\$9,991
2014/15	7,434,935	21,860	32,934	54,794
2015/16	6,788,262	3,774	0	3,774
Total	\$21,358,529	\$35,625	\$32,934	\$68,559

2. Expected Losses

Claim Period (1)	Payroll						Expected Primary Losses (12)	Expected Excess Losses (14) - (12) (13)	Expected Total Losses (14)
	Class Code 8810 (6)	Class Code 8868 (7)	Class Code 8071 (8)	Class Code 9053 (9)	Class Code 9079 (10)	Class Code 9101 (11)			
2013/14	\$1,862,326	\$221,143	\$971,273	\$1,217,358	\$2,022,218	\$841,014	\$21,838	\$69,139	\$90,977
2014/15	1,956,146	190,360	1,145,282	1,291,143	1,966,606	885,398	22,398	70,902	93,300
2015/16	2,046,252	206,617	0	1,460,362	2,099,251	975,780	22,207	71,965	94,173
Total	\$5,864,724	\$618,120	\$2,116,555	\$3,968,863	\$6,088,075	\$2,702,192	\$66,443	\$212,006	\$278,449
(15) Expected Loss Rate	0.17	0.44	0.61	1.56	1.96	2.65			
(16) D-Ratio	0.22	0.25	0.29	0.23	0.25	0.22			

3. Experience Modification Factor

A	Credibility Primary	1.00	
B	Credibility Excess	0.35	
C	Actual Primary Losses	\$35,625	[Total (3)]
D	Actual Excess Losses	\$32,934	[Total (4)]
E	Expected Primary Losses	\$66,443	[Total (12)]
F	Expected Excess Losses	\$212,006	[Total (13)]
G	Expected Total Losses	\$278,449	[Total (14)]
H	Unbalanced, Uncapped Experience Modification Factor	0.66	
I	Experience Modification Factor - AORMA	0.79	
J	Balanced, Uncapped Experience Modification Factor	0.84	[H / I]
K	Prior Balanced, Capped Experience Modification Factor	0.93	
L	Indicated Change	-9.3%	[J / K - 1]
M	Balanced, Capped Experience Modification Factor	0.83	
N	Capped Change	-10.1%	[M / K - 1]

(2) and (6) through (11) were provided by Alliant.

(3) and (4) are based on the claim data provided by Alliant. (3) includes the first \$7,000 of each claim. (4) includes the amount above \$7,000, capped at \$175,000.

(12) = sumproduct of (6) through (11), (15) and (16), divided by 100.

(14) = sumproduct of (6) through (11), and (15), divided by 100.

(15) and (16) are from the WCIRB experience rating plan.

(3A) and (3B) are based on the WCIRB experience rating plan and [Total (14)].

$$(3H) = \frac{[A \times C + (1 - A) \times E] + [B \times D + (1 - B) \times F]}{G}$$

(3I) = overall experience mod factor for all AORMA members.

(3M) = (3J), subject to a maximum change of +/-15% from (3K), and adjusted for any off-balance.



2017/18 Experience Modification Factor Calculation
Based on Claim Data as of 6/30/16
The CSU, Chico Research Foundation
Chico

1. Member Data

Claim Period (1)	Payroll (2)	Actual Primary Losses (3)	Actual Excess Losses (4)	Actual Total Losses (3) + (4) (5)
2013/14	\$12,579,983	\$2,770	\$0	\$2,770
2014/15	13,357,000	8,994	53,108	62,102
2015/16	13,088,215	7,550	18,439	25,989
Total	\$39,025,198	\$19,314	\$71,547	\$90,861

2. Expected Losses

Claim Period (1)	Payroll						Expected Primary Losses (12)	Expected Excess Losses (14) - (12)	Expected Total Losses (14)
	Class Code 8810 (6)	Class Code 8868 (7)	Class Code 8071 (8)	Class Code 9053 (9)	Class Code 9079 (10)	Class Code 9101 (11)			
2013/14	\$4,432,999	\$6,460,163	\$0	\$181,325	\$62,684	\$1,442,812	\$18,133	\$60,119	\$78,253
2014/15	4,600,000	6,750,000	0	197,000	160,000	1,650,000	20,256	67,198	87,454
2015/16	4,612,092	6,721,154	0	188,651	65,216	1,501,102	18,866	62,548	81,414
Total	\$13,645,091	\$19,931,317	\$0	\$566,976	\$287,900	\$4,593,914	\$57,255	\$189,866	\$247,121

(15) Expected Loss Rate	0.17	0.44	0.61	1.56	1.96	2.65
(16) D-Ratio	0.22	0.25	0.29	0.23	0.25	0.22

3. Experience Modification Factor

A	Credibility Primary	1.00
B	Credibility Excess	0.33
C	Actual Primary Losses	\$19,314 [Total (3)]
D	Actual Excess Losses	\$71,547 [Total (4)]
E	Expected Primary Losses	\$57,255 [Total (12)]
F	Expected Excess Losses	\$189,866 [Total (13)]
G	Expected Total Losses	\$247,121 [Total (14)]
H	Unbalanced, Uncapped Experience Modification Factor	0.69
I	Experience Modification Factor - AORMA	0.79
J	Balanced, Uncapped Experience Modification Factor	0.87 [H / I]
K	Prior Balanced, Capped Experience Modification Factor	0.90
L	Indicated Change	-3.2% [J / K - 1]
M	Balanced, Capped Experience Modification Factor	0.86
N	Capped Change	-4.0% [M / K - 1]

(2) and (6) through (11) were provided by Alliant.

(3) and (4) are based on the claim data provided by Alliant. (3) includes the first \$7,000 of each claim. (4) includes the amount above \$7,000, capped at \$175,000.

(12) = sumproduct of (6) through (11), (15) and (16), divided by 100.

(14) = sumproduct of (6) through (11), and (15), divided by 100.

(15) and (16) are from the WCIRB experience rating plan.

(3A) and (3B) are based on the WCIRB experience rating plan and [Total (14)].

$$(3H) = \frac{[A \times C + (1 - A) \times E] + [B \times D + (1 - B) \times F]}{G}$$

(3I) = overall experience mod factor for all AORMA members.

(3M) = (3J), subject to a maximum change of +/-15% from (3K), and adjusted for any off-balance.



2017/18 Experience Modification Factor Calculation
Based on Claim Data as of 6/30/16
**Associated Students, California State University, Dominguez Hills
Dominguez Hills**

1. Member Data

Claim Period (1)	Payroll (2)	Actual Primary Losses (3)	Actual Excess Losses (4)	Actual Total Losses (3) + (4) (5)
2013/14	\$470,882	\$0	\$0	\$0
2014/15	466,720	0	0	0
2015/16	480,720	300	0	300
Total	\$1,418,322	\$300	\$0	\$300

2. Expected Losses

Claim Period (1)	Payroll						Expected Primary Losses (12)	Expected Excess Losses (14) - (12) (13)	Expected Total Losses (14)
	Class Code (6)	Class Code 8868 (7)	Class Code 8071 (8)	Class Code 9053 (9)	Class Code 9079 (10)	Class Code 9101 (11)			
2013/14	\$470,882	\$0	\$0	\$0	\$0	\$0	\$176	\$624	\$800
2014/15	466,720	0	0	0	0	0	175	619	793
2015/16	480,720	0	0	0	0	0	180	637	817
Total	\$1,418,322	\$0	\$0	\$0	\$0	\$0	\$530	\$1,881	\$2,411

(15) Expected Loss Rate	0.17	0.44	0.61	1.56	1.96	2.65
(16) D-Ratio	0.22	0.25	0.29	0.23	0.25	0.22

3. Experience Modification Factor

A	Credibility Primary	1.00
B	Credibility Excess	0.00
C	Actual Primary Losses	\$300 [Total (3)]
D	Actual Excess Losses	\$0 [Total (4)]
E	Expected Primary Losses	\$530 [Total (12)]
F	Expected Excess Losses	\$1,881 [Total (13)]
G	Expected Total Losses	\$2,411 [Total (14)]
H	Unbalanced, Uncapped Experience Modification Factor	0.90
I	Experience Modification Factor - AORMA	0.79
J	Balanced, Uncapped Experience Modification Factor	1.14 [H / I]
K	Prior Balanced, Capped Experience Modification Factor	0.94
L	Indicated Change	21.2% [J / K - 1]
M	Balanced, Capped Experience Modification Factor	1.08
N	Capped Change	15.0% [M / K - 1]

(2) and (6) through (11) were provided by Alliant.

(3) and (4) are based on the claim data provided by Alliant. (3) includes the first \$7,000 of each claim. (4) includes the amount above \$7,000, capped at \$175,000.

(12) = sumproduct of (6) through (11), (15) and (16), divided by 100.

(14) = sumproduct of (6) through (11), and (15), divided by 100.

(15) and (16) are from the WCIRB experience rating plan.

(3A) and (3B) are based on the WCIRB experience rating plan and [Total (14)].

$$(3H) = \frac{[A \times C + (1 - A) \times E] + [B \times D + (1 - B) \times F]}{G}$$

(3I) = overall experience mod factor for all AORMA members.

(3M) = (3J), subject to a maximum change of +/-15% from (3K), and adjusted for any off-balance.



2017/18 Experience Modification Factor Calculation
Based on Claim Data as of 6/30/16
California State University, Dominguez Hills Foundation
Dominguez Hills

1. Member Data

Claim Period (1)	Payroll (2)	Actual Primary Losses (3)	Actual Excess Losses (4)	Actual Total Losses (3) + (4) (5)
2013/14	\$5,242,199	\$657	\$0	\$657
2014/15	4,753,000	2,362	0	2,362
2015/16	4,947,690	7,000	10,500	17,500
Total	\$14,942,889	\$10,019	\$10,500	\$20,519

2. Expected Losses

Claim Period (1)	Payroll						Expected Primary Losses (12)	Expected Excess Losses (14) - (12)	Expected Total Losses (14)
	Class Code 8810 (6)	Class Code 8868 (7)	Class Code 8071 (8)	Class Code 9053 (9)	Class Code 9079 (10)	Class Code 9101 (11)			
2013/14	\$3,106,844	\$1,141,823	\$266,913	\$167,735	\$413,749	\$145,135	\$6,365	\$20,141	\$26,506
2014/15	2,605,000	1,190,000	147,000	201,000	415,000	195,000	6,435	20,563	26,998
2015/16	2,735,250	1,225,700	151,410	207,030	427,450	200,850	6,647	21,249	27,897
Total	\$8,447,094	\$3,557,523	\$565,323	\$575,765	\$1,256,199	\$540,985	\$19,448	\$61,953	\$81,401

(15) Expected Loss Rate	0.17	0.44	0.61	1.56	1.96	2.65
(16) D-Ratio	0.22	0.25	0.29	0.23	0.25	0.22

3. Experience Modification Factor

A	Credibility Primary	1.00
B	Credibility Excess	0.19
C	Actual Primary Losses	\$10,019 [Total (3)]
D	Actual Excess Losses	\$10,500 [Total (4)]
E	Expected Primary Losses	\$19,448 [Total (12)]
F	Expected Excess Losses	\$61,953 [Total (13)]
G	Expected Total Losses	\$81,401 [Total (14)]
H	Unbalanced, Uncapped Experience Modification Factor	0.76
I	Experience Modification Factor - AORMA	0.79
J	Balanced, Uncapped Experience Modification Factor	0.97 [H / I]
K	Prior Balanced, Capped Experience Modification Factor	0.81
L	Indicated Change	18.5% [J / K - 1]
M	Balanced, Capped Experience Modification Factor	0.94
N	Capped Change	15.0% [M / K - 1]

(2) and (6) through (11) were provided by Alliant.

(3) and (4) are based on the claim data provided by Alliant. (3) includes the first \$7,000 of each claim. (4) includes the amount above \$7,000, capped at \$175,000.

(12) = sumproduct of (6) through (11), (15) and (16), divided by 100.

(14) = sumproduct of (6) through (11), and (15), divided by 100.

(15) and (16) are from the WCIRB experience rating plan.

(3A) and (3B) are based on the WCIRB experience rating plan and [Total (14)].

$$(3H) = \frac{[A \times C + (1 - A) \times E] + [B \times D + (1 - B) \times F]}{G}$$

(3I) = overall experience mod factor for all AORMA members.

(3M) = (3J), subject to a maximum change of +/-15% from (3K), and adjusted for any off-balance.



2017/18 Experience Modification Factor Calculation
Based on Claim Data as of 6/30/16
The Donald P. and Katherine B. Loker University Student Union, Inc.
Dominguez Hills

1. Member Data

Claim Period (1)	Payroll (2)	Actual Primary Losses (3)	Actual Excess Losses (4)	Actual Total Losses (3) + (4) (5)
2013/14	\$532,620	\$0	\$0	\$0
2014/15	598,598	0	0	0
2015/16	980,239	3,753	0	3,753
Total	\$2,111,457	\$3,753	\$0	\$3,753

2. Expected Losses

Claim Period (1)	Payroll						Expected Primary Losses (12)	Expected Excess Losses (14) - (12) (13)	Expected Total Losses (14)
	Class Code 8810 (6)	Class Code 8868 (7)	Class Code 8071 (8)	Class Code 9053 (9)	Class Code 9079 (10)	Class Code 9101 (11)			
2013/14	\$348,616	\$74,315	\$0	\$0	\$0	\$109,689	\$852	\$2,975	\$3,826
2014/15	510,766	87,720	0	0	0	112	288	969	1,257
2015/16	533,807	116,961	18,820	0	0	310,651	2,173	7,596	9,769
Total	\$1,393,189	\$278,996	\$18,820	\$0	\$0	\$420,452	\$3,312	\$11,540	\$14,853
(15) Expected Loss Rate	0.17	0.44	0.61	1.56	1.96	2.65			
(16) D-Ratio	0.22	0.25	0.29	0.23	0.25	0.22			

3. Experience Modification Factor

A	Credibility Primary	1.00	
B	Credibility Excess	0.01	
C	Actual Primary Losses	\$3,753	[Total (3)]
D	Actual Excess Losses	\$0	[Total (4)]
E	Expected Primary Losses	\$3,312	[Total (12)]
F	Expected Excess Losses	\$11,540	[Total (13)]
G	Expected Total Losses	\$14,853	[Total (14)]
H	Unbalanced, Uncapped Experience Modification Factor	1.02	
I	Experience Modification Factor - AORMA	0.79	
J	Balanced, Uncapped Experience Modification Factor	1.29	[H / I]
K	Prior Balanced, Capped Experience Modification Factor	0.91	
L	Indicated Change	42.3%	[J / K - 1]
M	Balanced, Capped Experience Modification Factor	1.04	
N	Capped Change	15.0%	[M / K - 1]

(2) and (6) through (11) were provided by Alliant.

(3) and (4) are based on the claim data provided by Alliant. (3) includes the first \$7,000 of each claim. (4) includes the amount above \$7,000, capped at \$175,000.

(12) = sumproduct of (6) through (11), (15) and (16), divided by 100.

(14) = sumproduct of (6) through (11), and (15), divided by 100.

(15) and (16) are from the WCIRB experience rating plan.

(3A) and (3B) are based on the WCIRB experience rating plan and [Total (14)].

$$(3H) = \frac{[A \times C + (1 - A) \times E] + [B \times D + (1 - B) \times F]}{G}$$

(3I) = overall experience mod factor for all AORMA members.

(3M) = (3J), subject to a maximum change of +/-15% from (3K), and adjusted for any off-balance.



2017/18 Experience Modification Factor Calculation
Based on Claim Data as of 6/30/16
**Associated Students, California State University, East Bay
East Bay**

1. Member Data

Claim Period (1)	Payroll (2)	Actual Primary Losses (3)	Actual Excess Losses (4)	Actual Total Losses (3) + (4) (5)
2013/14	\$1,542,303	\$2,883	\$0	\$2,883
2014/15	484,429	0	0	0
2015/16	484,429	86	0	86
Total	\$2,511,161	\$2,969	\$0	\$2,969

2. Expected Losses

Claim Period (1)	Payroll						Expected Primary Losses (12)	Expected Excess Losses (14) - (12)	Expected Total Losses (14)
	Class Code 8810 (6)	Class Code 8868 (7)	Class Code 8071 (8)	Class Code 9053 (9)	Class Code 9079 (10)	Class Code 9101 (11)			
2013/14	\$628,820	\$97,281	\$0	\$520,690	\$0	\$295,512	\$3,933	\$13,518	\$17,451
2014/15	378,300	106,129	0	0	0	0	258	852	1,110
2015/16	353,849	130,580	0	0	0	0	276	900	1,176
Total	\$1,360,969	\$333,990	\$0	\$520,690	\$0	\$295,512	\$4,467	\$15,270	\$19,737
(15) Expected Loss Rate	0.17	0.44	0.61	1.56	1.96	2.65			
(16) D-Ratio	0.22	0.25	0.29	0.23	0.25	0.22			

3. Experience Modification Factor

A	Credibility Primary	1.00	
B	Credibility Excess	0.03	
C	Actual Primary Losses	\$2,969	[Total (3)]
D	Actual Excess Losses	\$0	[Total (4)]
E	Expected Primary Losses	\$4,467	[Total (12)]
F	Expected Excess Losses	\$15,270	[Total (13)]
G	Expected Total Losses	\$19,737	[Total (14)]
H	Unbalanced, Uncapped Experience Modification Factor	0.90	
I	Experience Modification Factor - AORMA	0.79	
J	Balanced, Uncapped Experience Modification Factor	1.14	[H / I]
K	Prior Balanced, Capped Experience Modification Factor	1.03	
L	Indicated Change	11.1%	[J / K - 1]
M	Balanced, Capped Experience Modification Factor	1.13	
N	Capped Change	10.1%	[M / K - 1]

(2) and (6) through (11) were provided by Alliant.

(3) and (4) are based on the claim data provided by Alliant. (3) includes the first \$7,000 of each claim. (4) includes the amount above \$7,000, capped at \$175,000.

(12) = sumproduct of (6) through (11), (15) and (16), divided by 100.

(14) = sumproduct of (6) through (11), and (15), divided by 100.

(15) and (16) are from the WCIRB experience rating plan.

(3A) and (3B) are based on the WCIRB experience rating plan and [Total (14)].

$$(3H) = \frac{[A \times C + (1 - A) \times E] + [B \times D + (1 - B) \times F]}{G}$$

(3I) = overall experience mod factor for all AORMA members.

(3M) = (3J), subject to a maximum change of +/-15% from (3K), and adjusted for any off-balance.



2017/18 Experience Modification Factor Calculation
Based on Claim Data as of 6/30/16
California State University, Fresno Association, Inc.
Fresno

1. Member Data

Claim Period (1)	Payroll (2)	Actual Primary Losses (3)	Actual Excess Losses (4)	Actual Total Losses (3) + (4) (5)
2013/14	\$6,368,831	\$3,441	\$0	\$3,441
2014/15	6,322,000	3,864	0	3,864
2015/16	6,492,000	2,734	0	2,734
Total	\$19,182,831	\$10,039	\$0	\$10,039

2. Expected Losses

Claim Period (1)	Payroll						Expected Primary Losses (12)	Expected Excess Losses (14) - (12) (13)	Expected Total Losses (14)
	Class Code 8810 (6)	Class Code 8868 (7)	Class Code 8071 (8)	Class Code 9053 (9)	Class Code 9079 (10)	Class Code 9101 (11)			
2013/14	\$2,710,746	\$0	\$920,325	\$426,755	\$1,789,815	\$521,190	\$15,982	\$49,790	\$65,772
2014/15	2,600,000	0	1,021,000	436,000	1,665,000	600,000	15,999	49,984	65,984
2015/16	2,720,000	0	1,021,000	436,000	1,790,000	525,000	16,220	50,431	66,650
Total	\$8,030,746	\$0	\$2,962,325	\$1,298,755	\$5,244,815	\$1,646,190	\$48,201	\$150,205	\$198,405
(15) Expected Loss Rate	0.17	0.44	0.61	1.56	1.96	2.65			
(16) D-Ratio	0.22	0.25	0.29	0.23	0.25	0.22			

3. Experience Modification Factor

A	Credibility Primary	1.00	
B	Credibility Excess	0.30	
C	Actual Primary Losses	\$10,039	[Total (3)]
D	Actual Excess Losses	\$0	[Total (4)]
E	Expected Primary Losses	\$48,201	[Total (12)]
F	Expected Excess Losses	\$150,205	[Total (13)]
G	Expected Total Losses	\$198,405	[Total (14)]
H	Unbalanced, Uncapped Experience Modification Factor	0.58	
I	Experience Modification Factor - AORMA	0.79	
J	Balanced, Uncapped Experience Modification Factor	0.73	[H / I]
K	Prior Balanced, Capped Experience Modification Factor	0.69	
L	Indicated Change	5.7%	[J / K - 1]
M	Balanced, Capped Experience Modification Factor	0.73	
N	Capped Change	4.8%	[M / K - 1]

(2) and (6) through (11) were provided by Alliant.

(3) and (4) are based on the claim data provided by Alliant. (3) includes the first \$7,000 of each claim. (4) includes the amount above \$7,000, capped at \$175,000.

(12) = sumproduct of (6) through (11), (15) and (16), divided by 100.

(14) = sumproduct of (6) through (11), and (15), divided by 100.

(15) and (16) are from the WCIRB experience rating plan.

(3A) and (3B) are based on the WCIRB experience rating plan and [Total (14)].

$$(3H) = \frac{[A \times C + (1 - A) \times E] + [B \times D + (1 - B) \times F]}{G}$$

(3I) = overall experience mod factor for all AORMA members.

(3M) = (3J), subject to a maximum change of +/-15% from (3K), and adjusted for any off-balance.



2017/18 Experience Modification Factor Calculation
Based on Claim Data as of 6/30/16
The California State University, Fresno Athletic Corporation
Fresno

1. Member Data

Claim Period (1)	Payroll (2)	Actual Primary Losses (3)	Actual Excess Losses (4)	Actual Total Losses (3) + (4) (5)
2013/14	\$5,727,763	\$2,146	\$0	\$2,146
2014/15	4,964,000	1,224	0	1,224
2015/16	5,031,440	8,001	21,502	29,503
Total	\$15,723,203	\$11,371	\$21,502	\$32,873

2. Expected Losses

Claim Period (1)	Payroll						Expected Primary Losses (12)	Expected Excess Losses (14) - (12) (13)	Expected Total Losses (14)
	Class Code 8810 (6)	Class Code 8868 (7)	Class Code 8071 (8)	Class Code 9053 (9)	Class Code 9079 (10)	Class Code 9101 (11)			
2013/14	\$587,209	\$738,207	\$174,652	\$4,031,357	\$0	\$196,338	\$16,950	\$56,454	\$73,404
2014/15	638,000	679,000	169,000	3,234,000	0	244,000	14,311	47,709	62,020
2015/16	645,300	696,520	0	3,431,020	0	258,600	14,826	49,713	64,539
Total	\$1,870,509	\$2,113,727	\$343,652	\$10,696,377	\$0	\$698,938	\$46,086	\$153,876	\$199,962
(15) Expected Loss Rate	0.17	0.44	0.61	1.56	1.96	2.65			
(16) D-Ratio	0.22	0.25	0.29	0.23	0.25	0.22			

3. Experience Modification Factor

A	Credibility Primary	1.00	
B	Credibility Excess	0.31	
C	Actual Primary Losses	\$11,371	[Total (3)]
D	Actual Excess Losses	\$21,502	[Total (4)]
E	Expected Primary Losses	\$46,086	[Total (12)]
F	Expected Excess Losses	\$153,876	[Total (13)]
G	Expected Total Losses	\$199,962	[Total (14)]
H	Unbalanced, Uncapped Experience Modification Factor	0.62	
I	Experience Modification Factor - AORMA	0.79	
J	Balanced, Uncapped Experience Modification Factor	0.79	[H / I]
K	Prior Balanced, Capped Experience Modification Factor	0.65	
L	Indicated Change	20.4%	[J / K - 1]
M	Balanced, Capped Experience Modification Factor	0.75	
N	Capped Change	15.0%	[M / K - 1]

(2) and (6) through (11) were provided by Alliant.

(3) and (4) are based on the claim data provided by Alliant. (3) includes the first \$7,000 of each claim. (4) includes the amount above \$7,000, capped at \$175,000.

(12) = sumproduct of (6) through (11), (15) and (16), divided by 100.

(14) = sumproduct of (6) through (11), and (15), divided by 100.

(15) and (16) are from the WCIRB experience rating plan.

(3A) and (3B) are based on the WCIRB experience rating plan and [Total (14)].

$$(3H) = \frac{[A \times C + (1 - A) \times E] + [B \times D + (1 - B) \times F]}{G}$$

(3I) = overall experience mod factor for all AORMA members.

(3M) = (3J), subject to a maximum change of +/-15% from (3K), and adjusted for any off-balance.



CSURMA - AO-COMP
WORKERS COMPENSATION

2017/18 Experience Modification Factor Calculation
Based on Claim Data as of 6/30/16
Associated Students, California State University, Fullerton, Inc.
Fullerton

1. Member Data

Claim Period (1)	Payroll (2)	Actual Primary Losses (3)	Actual Excess Losses (4)	Actual Total Losses (3) + (4) (5)
2013/14	\$5,233,198	\$8,339	\$7,340	\$15,678
2014/15	5,251,133	6,759	0	6,759
2015/16	5,532,800	2,661	0	2,661
Total	\$16,017,131	\$17,759	\$7,340	\$25,098

2. Expected Losses

Claim Period (1)	Payroll						Expected Primary Losses (12)	Expected Excess Losses (14) - (12)	Expected Total Losses (14)
	Class Code 8810 (6)	Class Code 8868 (7)	Class Code 8071 (8)	Class Code 9053 (9)	Class Code 9079 (10)	Class Code 9101 (11)			
2013/14	\$2,542,868	\$0	\$0	\$1,759,103	\$55,273	\$875,954	\$12,640	\$43,421	\$56,061
2014/15	2,617,008	0	0	1,665,110	63,433	905,582	12,544	43,122	55,666
2015/16	2,682,176	0	0	1,903,096	51,063	896,465	13,308	45,697	59,005
Total	\$7,842,052	\$0	\$0	\$5,327,309	\$169,769	\$2,678,001	\$38,492	\$132,240	\$170,732

(15) Expected Loss Rate	0.17	0.44	0.61	1.56	1.96	2.65
(16) D-Ratio	0.22	0.25	0.29	0.23	0.25	0.22

3. Experience Modification Factor

A	Credibility Primary	1.00
B	Credibility Excess	0.28
C	Actual Primary Losses	\$17,759 [Total (3)]
D	Actual Excess Losses	\$7,340 [Total (4)]
E	Expected Primary Losses	\$38,492 [Total (12)]
F	Expected Excess Losses	\$132,240 [Total (13)]
G	Expected Total Losses	\$170,732 [Total (14)]
H	Unbalanced, Uncapped Experience Modification Factor	0.67
I	Experience Modification Factor - AORMA	0.79
J	Balanced, Uncapped Experience Modification Factor	0.85 [H / I]
K	Prior Balanced, Capped Experience Modification Factor	0.98
L	Indicated Change	-12.8% [J / K - 1]
M	Balanced, Capped Experience Modification Factor	0.84
N	Capped Change	-13.5% [M / K - 1]

(2) and (6) through (11) were provided by Alliant.

(3) and (4) are based on the claim data provided by Alliant. (3) includes the first \$7,000 of each claim. (4) includes the amount above \$7,000, capped at \$175,000.

(12) = sumproduct of (6) through (11), (15) and (16), divided by 100.

(14) = sumproduct of (6) through (11), and (15), divided by 100.

(15) and (16) are from the WCIRB experience rating plan.

(3A) and (3B) are based on the WCIRB experience rating plan and [Total (14)].

$$(3H) = \frac{[A \times C + (1 - A) \times E] + [B \times D + (1 - B) \times F]}{G}$$

(3I) = overall experience mod factor for all AORMA members.

(3M) = (3J), subject to a maximum change of +/-15% from (3K), and adjusted for any off-balance.



CSURMA - AO-COMP
WORKERS COMPENSATION

2017/18 Experience Modification Factor Calculation
Based on Claim Data as of 6/30/16

CSU Fullerton Auxiliary Services Corporation
Fullerton

1. Member Data

Claim Period (1)	Payroll (2)	Actual Primary Losses (3)	Actual Excess Losses (4)	Actual Total Losses (3) + (4) (5)
2013/14	\$15,216,382	\$8,941	\$7,018	\$15,959
2014/15	15,613,844	15,416	11,935	27,350
2015/16	15,672,877	11,389	168,000	179,389
Total	\$46,503,103	\$35,746	\$186,952	\$222,698

2. Expected Losses

Claim Period (1)	Payroll						Expected Primary Losses (12)	Expected Excess Losses (14) - (12) (13)	Expected Total Losses (14)
	Class Code 8810 (6)	Class Code 8868 (7)	Class Code 8071 (8)	Class Code 9053 (9)	Class Code 9079 (10)	Class Code 9101 (11)			
2013/14	\$9,304,497	\$2,707,824	\$1,399,182	\$91,370	\$1,302,541	\$410,968	\$18,040	\$56,073	\$74,113
2014/15	9,672,545	2,480,489	1,345,906	385,887	1,414,148	314,869	18,877	58,772	77,649
2015/16	9,583,632	2,789,059	1,441,158	94,112	1,341,618	423,298	18,581	57,755	76,336
Total	\$28,560,674	\$7,977,372	\$4,186,246	\$571,369	\$4,058,307	\$1,149,135	\$55,498	\$172,600	\$228,098
(15) Expected Loss Rate	0.17	0.44	0.61	1.56	1.96	2.65			
(16) D-Ratio	0.22	0.25	0.29	0.23	0.25	0.22			

3. Experience Modification Factor

A	Credibility Primary	1.00	
B	Credibility Excess	0.32	
C	Actual Primary Losses	\$35,746	[Total (3)]
D	Actual Excess Losses	\$186,952	[Total (4)]
E	Expected Primary Losses	\$55,498	[Total (12)]
F	Expected Excess Losses	\$172,600	[Total (13)]
G	Expected Total Losses	\$228,098	[Total (14)]
H	Unbalanced, Uncapped Experience Modification Factor	0.93	
I	Experience Modification Factor - AORMA	0.79	
J	Balanced, Uncapped Experience Modification Factor	1.18	[H / I]
K	Prior Balanced, Capped Experience Modification Factor	0.86	
L	Indicated Change	36.5%	[J / K - 1]
M	Balanced, Capped Experience Modification Factor	0.99	
N	Capped Change	15.0%	[M / K - 1]

(2) and (6) through (11) were provided by Alliant.

(3) and (4) are based on the claim data provided by Alliant. (3) includes the first \$7,000 of each claim. (4) includes the amount above \$7,000, capped at \$175,000.

(12) = sumproduct of (6) through (11), (15) and (16), divided by 100.

(14) = sumproduct of (6) through (11), and (15), divided by 100.

(15) and (16) are from the WCIRB experience rating plan.

(3A) and (3B) are based on the WCIRB experience rating plan and [Total (14)].

$$(3H) = \frac{[A \times C + (1 - A) \times E] + [B \times D + (1 - B) \times F]}{G}$$

(3I) = overall experience mod factor for all AORMA members.

(3M) = (3J), subject to a maximum change of +/-15% from (3K), and adjusted for any off-balance.



2017/18 Experience Modification Factor Calculation
Based on Claim Data as of 6/30/16
Humboldt State University Center
Humboldt

1. Member Data

Claim Period (1)	Payroll (2)	Actual Primary Losses (3)	Actual Excess Losses (4)	Actual Total Losses (3) + (4) (5)
2013/14	\$3,329,293	\$3,478	\$0	\$3,478
2014/15	3,350,000	18,845	14,506	33,351
2015/16	3,310,000	18,532	5,322	23,855
Total	\$9,989,293	\$40,856	\$19,828	\$60,684

2. Expected Losses

Claim Period (1)	Payroll						Expected Primary Losses (12)	Expected Excess Losses (14) - (12) (13)	Expected Total Losses (14)
	Class Code 8810 (6)	Class Code 8868 (7)	Class Code 8071 (8)	Class Code 9053 (9)	Class Code 9079 (10)	Class Code 9101 (11)			
2013/14	\$618,480	\$202,843	\$343,769	\$496,985	\$1,528,776	\$138,440	\$11,144	\$34,283	\$45,427
2014/15	210,000	1,500,000	630,000	140,000	500,000	370,000	7,952	24,637	32,589
2015/16	600,000	210,000	350,000	500,000	1,500,000	150,000	11,093	34,161	45,254
Total	\$1,428,480	\$1,912,843	\$1,323,769	\$1,136,985	\$3,528,776	\$658,440	\$30,189	\$93,080	\$123,270
(15) Expected Loss Rate	0.17	0.44	0.61	1.56	1.96	2.65			
(16) D-Ratio	0.22	0.25	0.29	0.23	0.25	0.22			

3. Experience Modification Factor

A	Credibility Primary	1.00	
B	Credibility Excess	0.24	
C	Actual Primary Losses	\$40,856	[Total (3)]
D	Actual Excess Losses	\$19,828	[Total (4)]
E	Expected Primary Losses	\$30,189	[Total (12)]
F	Expected Excess Losses	\$93,080	[Total (13)]
G	Expected Total Losses	\$123,270	[Total (14)]
H	Unbalanced, Uncapped Experience Modification Factor	0.94	
I	Experience Modification Factor - AORMA	0.79	
J	Balanced, Uncapped Experience Modification Factor	1.19	[H / I]
K	Prior Balanced, Capped Experience Modification Factor	1.13	
L	Indicated Change	5.3%	[J / K - 1]
M	Balanced, Capped Experience Modification Factor	1.18	
N	Capped Change	4.4%	[M / K - 1]

(2) and (6) through (11) were provided by Alliant.

(3) and (4) are based on the claim data provided by Alliant. (3) includes the first \$7,000 of each claim. (4) includes the amount above \$7,000, capped at \$175,000.

(12) = sumproduct of (6) through (11), (15) and (16), divided by 100.

(14) = sumproduct of (6) through (11), and (15), divided by 100.

(15) and (16) are from the WCIRB experience rating plan.

(3A) and (3B) are based on the WCIRB experience rating plan and [Total (14)].

$$(3H) = \frac{[A \times C + (1 - A) \times E] + [B \times D + (1 - B) \times F]}{G}$$

(3I) = overall experience mod factor for all AORMA members.

(3M) = (3J), subject to a maximum change of +/-15% from (3K), and adjusted for any off-balance.



2017/18 Experience Modification Factor Calculation
Based on Claim Data as of 6/30/16
Humboldt State University Sponsored Programs Foundation
Humboldt

1. Member Data

Claim Period (1)	Payroll (2)	Actual Primary Losses (3)	Actual Excess Losses (4)	Actual Total Losses (3) + (4) (5)
2013/14	\$6,542,677	\$1,123	\$0	\$1,123
2014/15	6,600,000	4,517	0	4,517
2015/16	6,520,000	4,950	0	4,950
Total	\$19,662,677	\$10,590	\$0	\$10,590

2. Expected Losses

Claim Period (1)	Payroll						Expected Primary Losses (12)	Expected Excess Losses (14) - (12) (13)	Expected Total Losses (14)
	Class Code 8810 (6)	Class Code 8868 (7)	Class Code 8071 (8)	Class Code 9053 (9)	Class Code 9079 (10)	Class Code 9101 (11)			
2013/14	\$522,201	\$5,920,652	\$0	\$0	\$0	\$99,824	\$7,290	\$22,294	\$29,584
2014/15	660,000	5,280,000	0	0	0	660,000	9,903	31,941	41,844
2015/16	660,000	5,200,000	0	0	0	660,000	9,815	31,677	41,492
Total	\$1,842,201	\$16,400,652	\$0	\$0	\$0	\$1,419,824	\$27,007	\$85,913	\$112,920

(15) Expected Loss Rate	0.17	0.44	0.61	1.56	1.96	2.65
(16) D-Ratio	0.22	0.25	0.29	0.23	0.25	0.22

3. Experience Modification Factor

A	Credibility Primary	1.00
B	Credibility Excess	0.23
C	Actual Primary Losses	\$10,590 [Total (3)]
D	Actual Excess Losses	\$0 [Total (4)]
E	Expected Primary Losses	\$27,007 [Total (12)]
F	Expected Excess Losses	\$85,913 [Total (13)]
G	Expected Total Losses	\$112,920 [Total (14)]
H	Unbalanced, Uncapped Experience Modification Factor	0.68
I	Experience Modification Factor - AORMA	0.79
J	Balanced, Uncapped Experience Modification Factor	0.86 [H / I]
K	Prior Balanced, Capped Experience Modification Factor	1.29
L	Indicated Change	-33.4% [J / K - 1]
M	Balanced, Capped Experience Modification Factor	1.10
N	Capped Change	-15.0% [M / K - 1]

(2) and (6) through (11) were provided by Alliant.

(3) and (4) are based on the claim data provided by Alliant. (3) includes the first \$7,000 of each claim. (4) includes the amount above \$7,000, capped at \$175,000.

(12) = sumproduct of (6) through (11), (15) and (16), divided by 100.

(14) = sumproduct of (6) through (11), and (15), divided by 100.

(15) and (16) are from the WCIRB experience rating plan.

(3A) and (3B) are based on the WCIRB experience rating plan and [Total (14)].

$$(3H) = \frac{[A \times C + (1 - A) \times E] + [B \times D + (1 - B) \times F]}{G}$$

(3I) = overall experience mod factor for all AORMA members.

(3M) = (3J), subject to a maximum change of +/-15% from (3K), and adjusted for any off-balance.



2017/18 Experience Modification Factor Calculation
Based on Claim Data as of 6/30/16

**Associated Students, Humboldt State University
Humboldt**

1. Member Data

Claim Period (1)	Payroll (2)	Actual Primary Losses (3)	Actual Excess Losses (4)	Actual Total Losses (3) + (4) (5)
2013/14	\$119,484	\$0	\$0	\$0
2014/15	141,000	0	0	0
2015/16	130,500	0	0	0
Total	\$390,984	\$0	\$0	\$0

2. Expected Losses

Claim Period (1)	Payroll						Expected Primary Losses (12)	Expected Excess Losses (14) - (12) (13)	Expected Total Losses (14)
	Class Code 8810 (6)	Class Code 8868 (7)	Class Code 8071 (8)	Class Code 9053 (9)	Class Code 9079 (10)	Class Code 9101 (11)			
2013/14	\$28,901	\$71,432	\$0	\$0	\$0	\$19,151	\$201	\$670	\$871
2014/15	10,500	110,500	0	0	0	20,000	242	792	1,034
2015/16	12,000	96,000	0	0	0	22,500	241	798	1,039
Total	\$51,401	\$277,932	\$0	\$0	\$0	\$61,651	\$684	\$2,260	\$2,944
(15) Expected Loss Rate	0.17	0.44	0.61	1.56	1.96	2.65			
(16) D-Ratio	0.22	0.25	0.29	0.23	0.25	0.22			

3. Experience Modification Factor

A	Credibility Primary	1.00	
B	Credibility Excess	0.00	
C	Actual Primary Losses	\$0	[Total (3)]
D	Actual Excess Losses	\$0	[Total (4)]
E	Expected Primary Losses	\$684	[Total (12)]
F	Expected Excess Losses	\$2,260	[Total (13)]
G	Expected Total Losses	\$2,944	[Total (14)]
H	Unbalanced, Uncapped Experience Modification Factor	0.77	
I	Experience Modification Factor - AORMA	0.79	
J	Balanced, Uncapped Experience Modification Factor	0.97	[H / I]
K	Prior Balanced, Capped Experience Modification Factor	0.88	
L	Indicated Change	10.0%	[J / K - 1]
M	Balanced, Capped Experience Modification Factor	0.96	
N	Capped Change	9.0%	[M / K - 1]

(2) and (6) through (11) were provided by Alliant.

(3) and (4) are based on the claim data provided by Alliant. (3) includes the first \$7,000 of each claim. (4) includes the amount above \$7,000, capped at \$175,000.

(12) = sumproduct of (6) through (11), (15) and (16), divided by 100.

(14) = sumproduct of (6) through (11), and (15), divided by 100.

(15) and (16) are from the WCIRB experience rating plan.

(3A) and (3B) are based on the WCIRB experience rating plan and [Total (14)].

$$(3H) = \frac{[A \times C + (1 - A) \times E] + [B \times D + (1 - B) \times F]}{G}$$

(3I) = overall experience mod factor for all AORMA members.

(3M) = (3J), subject to a maximum change of +/-15% from (3K), and adjusted for any off-balance.



2017/18 Experience Modification Factor Calculation
Based on Claim Data as of 6/30/16
**Associated Students, California State University, Long Beach
Long Beach**

1. Member Data

Claim Period (1)	Payroll (2)	Actual Primary Losses (3)	Actual Excess Losses (4)	Actual Total Losses (3) + (4) (5)
2013/14	\$5,685,204	\$16,760	\$36,520	\$53,280
2014/15	5,524,833	8,889	49,588	58,477
2015/16	5,745,827	6,241	0	6,241
Total	\$16,955,864	\$31,890	\$86,108	\$117,997

2. Expected Losses

Claim Period (1)	Payroll						Expected Primary Losses (12)	Expected Excess Losses (14) - (12) (13)	Expected Total Losses (14)
	Class Code 8810 (6)	Class Code 8868 (7)	Class Code 8071 (8)	Class Code 9053 (9)	Class Code 9079 (10)	Class Code 9101 (11)			
2013/14	\$2,509,272	\$0	\$131,665	\$1,489,358	\$0	\$1,554,909	\$15,580	\$53,928	\$69,508
2014/15	2,549,349	0	139,692	1,296,488	0	1,539,304	14,827	51,376	66,203
2015/16	2,651,323	0	145,280	1,348,348	0	1,600,876	15,420	53,431	68,851
Total	\$7,709,944	\$0	\$416,637	\$4,134,194	\$0	\$4,695,089	\$45,826	\$158,735	\$204,562

(15) Expected Loss Rate	0.17	0.44	0.61	1.56	1.96	2.65
(16) D-Ratio	0.22	0.25	0.29	0.23	0.25	0.22

3. Experience Modification Factor

A	Credibility Primary	1.00
B	Credibility Excess	0.31
C	Actual Primary Losses	\$31,890 [Total (3)]
D	Actual Excess Losses	\$86,108 [Total (4)]
E	Expected Primary Losses	\$45,826 [Total (12)]
F	Expected Excess Losses	\$158,735 [Total (13)]
G	Expected Total Losses	\$204,562 [Total (14)]
H	Unbalanced, Uncapped Experience Modification Factor	0.82
I	Experience Modification Factor - AORMA	0.79
J	Balanced, Uncapped Experience Modification Factor	1.04 [H / I]
K	Prior Balanced, Capped Experience Modification Factor	0.97
L	Indicated Change	6.7% [J / K - 1]
M	Balanced, Capped Experience Modification Factor	1.03
N	Capped Change	5.8% [M / K - 1]

(2) and (6) through (11) were provided by Alliant.

(3) and (4) are based on the claim data provided by Alliant. (3) includes the first \$7,000 of each claim. (4) includes the amount above \$7,000, capped at \$175,000.

(12) = sumproduct of (6) through (11), (15) and (16), divided by 100.

(14) = sumproduct of (6) through (11), and (15), divided by 100.

(15) and (16) are from the WCIRB experience rating plan.

(3A) and (3B) are based on the WCIRB experience rating plan and [Total (14)].

$$(3H) = \frac{[A \times C + (1 - A) \times E] + [B \times D + (1 - B) \times F]}{G}$$

(3I) = overall experience mod factor for all AORMA members.

(3M) = (3J), subject to a maximum change of +/-15% from (3K), and adjusted for any off-balance.



2017/18 Experience Modification Factor Calculation
Based on Claim Data as of 6/30/16
California State University Long Beach Research Foundation
Long Beach

1. Member Data

Claim Period (1)	Payroll (2)	Actual Primary Losses (3)	Actual Excess Losses (4)	Actual Total Losses (3) + (4) (5)
2013/14	\$14,256,269	\$8,649	\$12,450	\$21,099
2014/15	16,288,114	224	0	224
2015/16	14,256,269	7,768	0	7,768
Total	\$44,800,652	\$16,641	\$12,450	\$29,091

2. Expected Losses

Claim Period (1)	Payroll						Expected Primary Losses (12)	Expected Excess Losses (14) - (12) (13)	Expected Total Losses (14)
	Class Code 8810 (6)	Class Code 8868 (7)	Class Code 8071 (8)	Class Code 9053 (9)	Class Code 9079 (10)	Class Code 9101 (11)			
2013/14	\$12,597,585	\$749,665	\$0	\$288,344	\$0	\$620,675	\$10,189	\$35,471	\$45,660
2014/15	13,699,958	1,911,012	0	176,989	0	500,155	10,777	36,937	47,714
2015/16	12,597,585	749,665	0	288,344	0	620,675	10,189	35,471	45,660
Total	\$38,895,128	\$3,410,342	\$0	\$753,677	\$0	\$1,741,505	\$31,155	\$107,879	\$139,034

(15) Expected Loss Rate	0.17	0.44	0.61	1.56	1.96	2.65
(16) D-Ratio	0.22	0.25	0.29	0.23	0.25	0.22

3. Experience Modification Factor

A	Credibility Primary	1.00
B	Credibility Excess	0.26
C	Actual Primary Losses	\$16,641 [Total (3)]
D	Actual Excess Losses	\$12,450 [Total (4)]
E	Expected Primary Losses	\$31,155 [Total (12)]
F	Expected Excess Losses	\$107,879 [Total (13)]
G	Expected Total Losses	\$139,034 [Total (14)]
H	Unbalanced, Uncapped Experience Modification Factor	0.72
I	Experience Modification Factor - AORMA	0.79
J	Balanced, Uncapped Experience Modification Factor	0.91 [H / I]
K	Prior Balanced, Capped Experience Modification Factor	1.15
L	Indicated Change	-21.3% [J / K - 1]
M	Balanced, Capped Experience Modification Factor	0.98
N	Capped Change	-15.0% [M / K - 1]

(2) and (6) through (11) were provided by Alliant.

(3) and (4) are based on the claim data provided by Alliant. (3) includes the first \$7,000 of each claim. (4) includes the amount above \$7,000, capped at \$175,000.

(12) = sumproduct of (6) through (11), (15) and (16), divided by 100.

(14) = sumproduct of (6) through (11), and (15), divided by 100.

(15) and (16) are from the WCIRB experience rating plan.

(3A) and (3B) are based on the WCIRB experience rating plan and [Total (14)].

$$(3H) = \frac{[A \times C + (1 - A) \times E] + [B \times D + (1 - B) \times F]}{G}$$

(3I) = overall experience mod factor for all AORMA members.

(3M) = (3J), subject to a maximum change of +/-15% from (3K), and adjusted for any off-balance.



2017/18 Experience Modification Factor Calculation
Based on Claim Data as of 6/30/16

**Forty-Niner Shops, Inc., CSU Long Beach
Long Beach**

1. Member Data

Claim Period (1)	Payroll (2)	Actual Primary Losses (3)	Actual Excess Losses (4)	Actual Total Losses (3) + (4) (5)
2013/14	\$7,117,798	\$18,448	\$22,199	\$40,647
2014/15	7,310,000	15,352	20,500	35,852
2015/16	7,755,000	6,799	0	6,799
Total	\$22,182,798	\$40,599	\$42,699	\$83,298

2. Expected Losses

Claim Period (1)	Payroll						Expected Primary Losses (12)	Expected Excess Losses (14) - (12) (13)	Expected Total Losses (14)
	Class Code 8810 (6)	Class Code 8868 (7)	Class Code 8071 (8)	Class Code 9053 (9)	Class Code 9079 (10)	Class Code 9101 (11)			
2013/14	\$1,919,469	\$0	\$1,763,974	\$0	\$3,355,486	\$78,869	\$20,740	\$61,141	\$81,881
2014/15	1,870,000	0	1,890,000	0	3,400,000	150,000	21,577	63,746	85,323
2015/16	1,950,000	0	1,950,000	0	3,700,000	155,000	23,213	68,625	91,838
Total	\$5,739,469	\$0	\$5,603,974	\$0	\$10,455,486	\$383,869	\$65,530	\$193,512	\$259,041
(15) Expected Loss Rate	0.17	0.44	0.61	1.56	1.96	2.65			
(16) D-Ratio	0.22	0.25	0.29	0.23	0.25	0.22			

3. Experience Modification Factor

A	Credibility Primary	1.00	
B	Credibility Excess	0.34	
C	Actual Primary Losses	\$40,599	[Total (3)]
D	Actual Excess Losses	\$42,699	[Total (4)]
E	Expected Primary Losses	\$65,530	[Total (12)]
F	Expected Excess Losses	\$193,512	[Total (13)]
G	Expected Total Losses	\$259,041	[Total (14)]
H	Unbalanced, Uncapped Experience Modification Factor	0.71	
I	Experience Modification Factor - AORMA	0.79	
J	Balanced, Uncapped Experience Modification Factor	0.89	[H / I]
K	Prior Balanced, Capped Experience Modification Factor	1.22	
L	Indicated Change	-27.0%	[J / K - 1]
M	Balanced, Capped Experience Modification Factor	1.04	
N	Capped Change	-15.0%	[M / K - 1]

(2) and (6) through (11) were provided by Alliant.

(3) and (4) are based on the claim data provided by Alliant. (3) includes the first \$7,000 of each claim. (4) includes the amount above \$7,000, capped at \$175,000.

(12) = sumproduct of (6) through (11), (15) and (16), divided by 100.

(14) = sumproduct of (6) through (11), and (15), divided by 100.

(15) and (16) are from the WCIRB experience rating plan.

(3A) and (3B) are based on the WCIRB experience rating plan and [Total (14)].

$$(3H) = \frac{[A \times C + (1 - A) \times E] + [B \times D + (1 - B) \times F]}{G}$$

(3I) = overall experience mod factor for all AORMA members.

(3M) = (3J), subject to a maximum change of +/-15% from (3K), and adjusted for any off-balance.



CSURMA - AO-COMP
WORKERS COMPENSATION

2017/18 Experience Modification Factor Calculation
Based on Claim Data as of 6/30/16
Cal State L.A. University Auxiliary Services, Inc.
Los Angeles

1. Member Data

Claim Period (1)	Payroll (2)	Actual Primary Losses (3)	Actual Excess Losses (4)	Actual Total Losses (3) + (4) (5)
2013/14	\$8,356,374	\$8,269	\$46,609	\$54,878
2014/15	9,500,000	10,821	22,500	33,321
2015/16	8,590,000	660	0	660
Total	\$26,446,374	\$19,749	\$69,109	\$88,859

2. Expected Losses

Claim Period (1)	Payroll						Expected Primary Losses (12)	Expected Excess Losses (14) - (12)	Expected Total Losses (14)
	Class Code 8810 (6)	Class Code 8868 (7)	Class Code 8071 (8)	Class Code 9053 (9)	Class Code 9079 (10)	Class Code 9101 (11)			
2013/14	\$3,074,529	\$2,877,630	\$0	\$533,713	\$766,540	\$1,103,962	\$16,422	\$54,071	\$70,493
2014/15	3,500,000	3,300,000	0	550,000	750,000	1,400,000	18,749	62,101	80,850
2015/16	3,200,000	2,900,000	0	550,000	840,000	1,100,000	16,889	55,505	72,394
Total	\$9,774,529	\$9,077,630	\$0	\$1,633,713	\$2,356,540	\$3,603,962	\$52,061	\$171,676	\$223,737

(15) Expected Loss Rate	0.17	0.44	0.61	1.56	1.96	2.65
(16) D-Ratio	0.22	0.25	0.29	0.23	0.25	0.22

3. Experience Modification Factor

A	Credibility Primary	1.00
B	Credibility Excess	0.32
C	Actual Primary Losses	\$19,749 [Total (3)]
D	Actual Excess Losses	\$69,109 [Total (4)]
E	Expected Primary Losses	\$52,061 [Total (12)]
F	Expected Excess Losses	\$171,676 [Total (13)]
G	Expected Total Losses	\$223,737 [Total (14)]
H	Unbalanced, Uncapped Experience Modification Factor	0.71
I	Experience Modification Factor - AORMA	0.79
J	Balanced, Uncapped Experience Modification Factor	0.90 [H / I]
K	Prior Balanced, Capped Experience Modification Factor	0.93
L	Indicated Change	-3.6% [J / K - 1]
M	Balanced, Capped Experience Modification Factor	0.89
N	Capped Change	-4.4% [M / K - 1]

(2) and (6) through (11) were provided by Alliant.

(3) and (4) are based on the claim data provided by Alliant. (3) includes the first \$7,000 of each claim. (4) includes the amount above \$7,000, capped at \$175,000.

(12) = sumproduct of (6) through (11), (15) and (16), divided by 100.

(14) = sumproduct of (6) through (11), and (15), divided by 100.

(15) and (16) are from the WCIRB experience rating plan.

(3A) and (3B) are based on the WCIRB experience rating plan and [Total (14)].

$$(3H) = \frac{[A \times C + (1 - A) \times E] + [B \times D + (1 - B) \times F]}{G}$$

(3I) = overall experience mod factor for all AORMA members.

(3M) = (3J), subject to a maximum change of +/-15% from (3K), and adjusted for any off-balance.



2017/18 Experience Modification Factor Calculation
Based on Claim Data as of 6/30/16
University-Student Union Board, California State University, Los Angeles
Los Angeles

1. Member Data

Claim Period (1)	Payroll (2)	Actual Primary Losses (3)	Actual Excess Losses (4)	Actual Total Losses (3) + (4) (5)
2013/14	\$2,670,857	\$0	\$0	\$0
2014/15	3,092,250	0	0	0
2015/16	3,190,000	333	0	333
Total	\$8,953,107	\$333	\$0	\$333

2. Expected Losses

Claim Period (1)	Payroll						Expected Primary Losses (12)	Expected Excess Losses (14) - (12) (13)	Expected Total Losses (14)
	Class Code 8810 (6)	Class Code 8868 (7)	Class Code 8071 (8)	Class Code 9053 (9)	Class Code 9079 (10)	Class Code 9101 (11)			
2013/14	\$1,850,045	\$0	\$0	\$295,381	\$0	\$525,431	\$4,815	\$16,862	\$21,677
2014/15	2,136,750	0	0	283,500	0	672,000	5,734	20,129	25,863
2015/16	2,100,000	0	0	320,000	0	770,000	6,423	22,544	28,967
Total	\$6,086,795	\$0	\$0	\$898,881	\$0	\$1,967,431	\$16,972	\$59,535	\$76,507
(15) Expected Loss Rate	0.17	0.44	0.61	1.56	1.96	2.65			
(16) D-Ratio	0.22	0.25	0.29	0.23	0.25	0.22			

3. Experience Modification Factor

A	Credibility Primary	1.00	
B	Credibility Excess	0.18	
C	Actual Primary Losses	\$333	[Total (3)]
D	Actual Excess Losses	\$0	[Total (4)]
E	Expected Primary Losses	\$16,972	[Total (12)]
F	Expected Excess Losses	\$59,535	[Total (13)]
G	Expected Total Losses	\$76,507	[Total (14)]
H	Unbalanced, Uncapped Experience Modification Factor	0.64	
I	Experience Modification Factor - AORMA	0.79	
J	Balanced, Uncapped Experience Modification Factor	0.81	[H / I]
K	Prior Balanced, Capped Experience Modification Factor	0.86	
L	Indicated Change	-5.6%	[J / K - 1]
M	Balanced, Capped Experience Modification Factor	0.80	
N	Capped Change	-6.4%	[M / K - 1]

(2) and (6) through (11) were provided by Alliant.

(3) and (4) are based on the claim data provided by Alliant. (3) includes the first \$7,000 of each claim. (4) includes the amount above \$7,000, capped at \$175,000.

(12) = sumproduct of (6) through (11), (15) and (16), divided by 100.

(14) = sumproduct of (6) through (11), and (15), divided by 100.

(15) and (16) are from the WCIRB experience rating plan.

(3A) and (3B) are based on the WCIRB experience rating plan and [Total (14)].

$$(3H) = \frac{[A \times C + (1 - A) \times E] + [B \times D + (1 - B) \times F]}{G}$$

(3I) = overall experience mod factor for all AORMA members.

(3M) = (3J), subject to a maximum change of +/-15% from (3K), and adjusted for any off-balance.



2017/18 Experience Modification Factor Calculation
Based on Claim Data as of 6/30/16
The University Corporation at Monterey Bay
Monterey Bay

1. Member Data

Claim Period (1)	Payroll (2)	Actual Primary Losses (3)	Actual Excess Losses (4)	Actual Total Losses (3) + (4) (5)
2013/14	\$8,153,573	\$13,656	\$13,950	\$27,606
2014/15	8,319,676	2,277	0	2,277
2015/16	8,153,573	3,630	0	3,630
Total	\$24,626,821	\$19,562	\$13,950	\$33,512

2. Expected Losses

Claim Period (1)	Payroll						Expected Primary Losses (12)	Expected Excess Losses (14) - (12)	Expected Total Losses (14)
	Class Code 8810 (6)	Class Code 8868 (7)	Class Code 8071 (8)	Class Code 9053 (9)	Class Code 9079 (10)	Class Code 9101 (11)			
2013/14	\$3,541,093	\$3,328,958	\$0	\$254,223	\$18,042	\$1,011,256	\$11,882	\$39,903	\$51,785
2014/15	3,559,008	3,434,042	0	245,092	17,168	1,064,366	12,277	41,248	53,526
2015/16	3,541,093	3,328,958	0	254,223	18,042	1,011,256	11,882	39,903	51,785
Total	\$10,641,195	\$10,091,957	\$0	\$753,539	\$53,253	\$3,086,878	\$36,042	\$121,054	\$157,096

(15) Expected Loss Rate	0.17	0.44	0.61	1.56	1.96	2.65
(16) D-Ratio	0.22	0.25	0.29	0.23	0.25	0.22

3. Experience Modification Factor

A	Credibility Primary	1.00
B	Credibility Excess	0.27
C	Actual Primary Losses	\$19,562 [Total (3)]
D	Actual Excess Losses	\$13,950 [Total (4)]
E	Expected Primary Losses	\$36,042 [Total (12)]
F	Expected Excess Losses	\$121,054 [Total (13)]
G	Expected Total Losses	\$157,096 [Total (14)]
H	Unbalanced, Uncapped Experience Modification Factor	0.71
I	Experience Modification Factor - AORMA	0.79
J	Balanced, Uncapped Experience Modification Factor	0.90 [H / I]
K	Prior Balanced, Capped Experience Modification Factor	0.90
L	Indicated Change	0.4% [J / K - 1]
M	Balanced, Capped Experience Modification Factor	0.89
N	Capped Change	-0.5% [M / K - 1]

(2) and (6) through (11) were provided by Alliant.

(3) and (4) are based on the claim data provided by Alliant. (3) includes the first \$7,000 of each claim. (4) includes the amount above \$7,000, capped at \$175,000.

(12) = sumproduct of (6) through (11), (15) and (16), divided by 100.

(14) = sumproduct of (6) through (11), and (15), divided by 100.

(15) and (16) are from the WCIRB experience rating plan.

(3A) and (3B) are based on the WCIRB experience rating plan and [Total (14)].

$$(3H) = \frac{[A \times C + (1 - A) \times E] + [B \times D + (1 - B) \times F]}{G}$$

(3I) = overall experience mod factor for all AORMA members.

(3M) = (3J), subject to a maximum change of +/-15% from (3K), and adjusted for any off-balance.



2017/18 Experience Modification Factor Calculation
Based on Claim Data as of 6/30/16
Associated Students, California State University, Northridge, Inc.
Northridge

1. Member Data

Claim Period (1)	Payroll (2)	Actual Primary Losses (3)	Actual Excess Losses (4)	Actual Total Losses (3) + (4) (5)
2013/14	\$3,135,250	\$7,023	\$6,350	\$13,373
2014/15	3,032,500	923	0	923
2015/16	3,310,000	7,000	9,763	16,763
Total	\$9,477,750	\$14,946	\$16,112	\$31,059

2. Expected Losses

Claim Period (1)	Payroll						Expected Primary Losses (12)	Expected Excess Losses (14) - (12) (13)	Expected Total Losses (14)
	Class Code 8810 (6)	Class Code 8868 (7)	Class Code 8071 (8)	Class Code 9053 (9)	Class Code 9079 (10)	Class Code 9101 (11)			
2013/14	\$1,130,901	\$331,111	\$0	\$1,511,111	\$32,165	\$129,962	\$7,124	\$23,903	\$31,027
2014/15	1,075,000	340,000	0	1,450,000	37,500	130,000	6,920	23,203	30,124
2015/16	1,200,000	345,000	0	1,575,000	40,000	150,000	7,550	25,337	32,887
Total	\$3,405,901	\$1,016,111	\$0	\$4,536,111	\$109,665	\$409,962	\$21,595	\$72,443	\$94,038

(15) Expected Loss Rate	0.17	0.44	0.61	1.56	1.96	2.65
(16) D-Ratio	0.22	0.25	0.29	0.23	0.25	0.22

3. Experience Modification Factor

A	Credibility Primary	1.00
B	Credibility Excess	0.21
C	Actual Primary Losses	\$14,946 [Total (3)]
D	Actual Excess Losses	\$16,112 [Total (4)]
E	Expected Primary Losses	\$21,595 [Total (12)]
F	Expected Excess Losses	\$72,443 [Total (13)]
G	Expected Total Losses	\$94,038 [Total (14)]
H	Unbalanced, Uncapped Experience Modification Factor	0.80
I	Experience Modification Factor - AORMA	0.79
J	Balanced, Uncapped Experience Modification Factor	1.02 [H / I]
K	Prior Balanced, Capped Experience Modification Factor	1.04
L	Indicated Change	-2.1% [J / K - 1]
M	Balanced, Capped Experience Modification Factor	1.01
N	Capped Change	-2.9% [M / K - 1]

(2) and (6) through (11) were provided by Alliant.

(3) and (4) are based on the claim data provided by Alliant. (3) includes the first \$7,000 of each claim. (4) includes the amount above \$7,000, capped at \$175,000.

(12) = sumproduct of (6) through (11), (15) and (16), divided by 100.

(14) = sumproduct of (6) through (11), and (15), divided by 100.

(15) and (16) are from the WCIRB experience rating plan.

(3A) and (3B) are based on the WCIRB experience rating plan and [Total (14)].

$$(3H) = \frac{[A \times C + (1 - A) \times E] + [B \times D + (1 - B) \times F]}{G}$$

(3I) = overall experience mod factor for all AORMA members.

(3M) = (3J), subject to a maximum change of +/-15% from (3K), and adjusted for any off-balance.



CSURMA - AO-COMP
WORKERS COMPENSATION

2017/18 Experience Modification Factor Calculation
Based on Claim Data as of 6/30/16

The University Corporation, CSU Northridge
Northridge

1. Member Data

Claim Period (1)	Payroll (2)	Actual Primary Losses (3)	Actual Excess Losses (4)	Actual Total Losses (3) + (4) (5)
2013/14	\$17,189,963	\$27,120	\$222,723	\$249,844
2014/15	17,325,000	20,465	6,600	27,065
2015/16	18,000,000	44,383	47,052	91,434
Total	\$52,514,963	\$91,967	\$276,375	\$368,343

2. Expected Losses

Claim Period (1)	Payroll						Expected Primary Losses (12)	Expected Excess Losses (14) - (12) (13)	Expected Total Losses (14)
	Class Code 8810 (6)	Class Code 8868 (7)	Class Code 8071 (8)	Class Code 9053 (9)	Class Code 9079 (10)	Class Code 9101 (11)			
2013/14	\$2,774,744	\$11,037,522	\$224,159	\$0	\$2,897,834	\$255,704	\$29,266	\$88,958	\$118,223
2014/15	3,776,850	10,256,400	346,500	0	2,702,700	242,550	27,965	85,098	113,063
2015/16	2,900,000	11,600,000	235,000	0	2,997,000	268,000	30,508	92,739	123,247
Total	\$9,451,594	\$32,893,922	\$805,659	\$0	\$8,597,534	\$766,254	\$87,739	\$266,794	\$354,533

(15) Expected Loss Rate	0.17	0.44	0.61	1.56	1.96	2.65
(16) D-Ratio	0.22	0.25	0.29	0.23	0.25	0.22

3. Experience Modification Factor

A	Credibility Primary	1.00
B	Credibility Excess	0.38
C	Actual Primary Losses	\$91,967 [Total (3)]
D	Actual Excess Losses	\$276,375 [Total (4)]
E	Expected Primary Losses	\$87,739 [Total (12)]
F	Expected Excess Losses	\$266,794 [Total (13)]
G	Expected Total Losses	\$354,533 [Total (14)]
H	Unbalanced, Uncapped Experience Modification Factor	1.02
I	Experience Modification Factor - AORMA	0.79
J	Balanced, Uncapped Experience Modification Factor	1.29 [H / I]
K	Prior Balanced, Capped Experience Modification Factor	1.14
L	Indicated Change	13.8% [J / K - 1]
M	Balanced, Capped Experience Modification Factor	1.28
N	Capped Change	12.8% [M / K - 1]

(2) and (6) through (11) were provided by Alliant.

(3) and (4) are based on the claim data provided by Alliant. (3) includes the first \$7,000 of each claim. (4) includes the amount above \$7,000, capped at \$175,000.

(12) = sumproduct of (6) through (11), (15) and (16), divided by 100.

(14) = sumproduct of (6) through (11), and (15), divided by 100.

(15) and (16) are from the WCIRB experience rating plan.

(3A) and (3B) are based on the WCIRB experience rating plan and [Total (14)].

$$(3H) = \frac{[A \times C + (1 - A) \times E] + [B \times D + (1 - B) \times F]}{G}$$

(3I) = overall experience mod factor for all AORMA members.

(3M) = (3J), subject to a maximum change of +/-15% from (3K), and adjusted for any off-balance.



2017/18 Experience Modification Factor Calculation
Based on Claim Data as of 6/30/16
**University Student Union of California State University, Northridge
Northridge**

1. Member Data

Claim Period (1)	Payroll (2)	Actual Primary Losses (3)	Actual Excess Losses (4)	Actual Total Losses (3) + (4) (5)
2013/14	\$5,679,659	\$3,458	\$0	\$3,458
2014/15	6,279,733	19,486	4,157	23,643
2015/16	6,647,254	7,781	15,303	23,084
Total	\$18,606,646	\$30,725	\$19,461	\$50,185

2. Expected Losses

Claim Period (1)	Payroll						Expected Primary Losses (12)	Expected Excess Losses (14) - (12) (13)	Expected Total Losses (14)
	Class Code 8810 (6)	Class Code 8868 (7)	Class Code 8071 (8)	Class Code 9053 (9)	Class Code 9079 (10)	Class Code 9101 (11)			
2013/14	\$2,978,391	\$109,328	\$0	\$1,325,878	\$0	\$1,266,062	\$13,373	\$46,406	\$59,779
2014/15	3,139,867	353,993	0	1,297,977	0	1,487,896	14,895	51,678	66,573
2015/16	3,323,628	374,710	0	1,373,941	0	1,574,975	15,767	54,702	70,469
Total	\$9,441,886	\$838,031	\$0	\$3,997,796	\$0	\$4,328,933	\$44,035	\$152,786	\$196,821

(15) Expected Loss Rate	0.17	0.44	0.61	1.56	1.96	2.65
(16) D-Ratio	0.22	0.25	0.29	0.23	0.25	0.22

3. Experience Modification Factor

A	Credibility Primary	1.00
B	Credibility Excess	0.30
C	Actual Primary Losses	\$30,725 [Total (3)]
D	Actual Excess Losses	\$19,461 [Total (4)]
E	Expected Primary Losses	\$44,035 [Total (12)]
F	Expected Excess Losses	\$152,786 [Total (13)]
G	Expected Total Losses	\$196,821 [Total (14)]
H	Unbalanced, Uncapped Experience Modification Factor	0.73
I	Experience Modification Factor - AORMA	0.79
J	Balanced, Uncapped Experience Modification Factor	0.92 [H / I]
K	Prior Balanced, Capped Experience Modification Factor	0.83
L	Indicated Change	10.4% [J / K - 1]
M	Balanced, Capped Experience Modification Factor	0.91
N	Capped Change	9.5% [M / K - 1]

(2) and (6) through (11) were provided by Alliant.

(3) and (4) are based on the claim data provided by Alliant. (3) includes the first \$7,000 of each claim. (4) includes the amount above \$7,000, capped at \$175,000.

(12) = sumproduct of (6) through (11), (15) and (16), divided by 100.

(14) = sumproduct of (6) through (11), and (15), divided by 100.

(15) and (16) are from the WCIRB experience rating plan.

(3A) and (3B) are based on the WCIRB experience rating plan and [Total (14)].

$$(3H) = \frac{[A \times C + (1 - A) \times E] + [B \times D + (1 - B) \times F]}{G}$$

(3I) = overall experience mod factor for all AORMA members.

(3M) = (3J), subject to a maximum change of +/-15% from (3K), and adjusted for any off-balance.



2017/18 Experience Modification Factor Calculation
Based on Claim Data as of 6/30/16
Associated Students Inc., California State Polytechnic University, Pomona
Pomona

1. Member Data

Claim Period (1)	Payroll (2)	Actual Primary Losses (3)	Actual Excess Losses (4)	Actual Total Losses (3) + (4) (5)
2013/14	\$3,147,476	\$810	\$0	\$810
2014/15	4,615,981	9,044	0	9,044
2015/16	5,191,999	14,476	5,724	20,200
Total	\$12,955,456	\$24,330	\$5,724	\$30,054

2. Expected Losses

Claim Period (1)	Payroll						Expected Primary Losses (12)	Expected Excess Losses (14) - (12) (13)	Expected Total Losses (14)
	Class Code 8810 (6)	Class Code 8868 (7)	Class Code 8071 (8)	Class Code 9053 (9)	Class Code 9079 (10)	Class Code 9101 (11)			
2013/14	\$970,474	\$895,865	\$0	\$785,601	\$12,444	\$483,092	\$7,045	\$23,848	\$30,893
2014/15	1,562,661	1,096,351	0	1,045,387	17,000	894,582	10,840	36,988	47,828
2015/16	1,590,526	1,380,045	0	1,328,050	18,734	874,644	12,069	40,970	53,039
Total	\$4,123,661	\$3,372,261	\$0	\$3,159,038	\$48,178	\$2,252,318	\$29,953	\$101,806	\$131,760
(15) Expected Loss Rate	0.17	0.44	0.61	1.56	1.96	2.65			
(16) D-Ratio	0.22	0.25	0.29	0.23	0.25	0.22			

3. Experience Modification Factor

A	Credibility Primary	1.00
B	Credibility Excess	0.25
C	Actual Primary Losses	\$24,330 [Total (3)]
D	Actual Excess Losses	\$5,724 [Total (4)]
E	Expected Primary Losses	\$29,953 [Total (12)]
F	Expected Excess Losses	\$101,806 [Total (13)]
G	Expected Total Losses	\$131,760 [Total (14)]
H	Unbalanced, Uncapped Experience Modification Factor	0.78
I	Experience Modification Factor - AORMA	0.79
J	Balanced, Uncapped Experience Modification Factor	0.98 [H / I]
K	Prior Balanced, Capped Experience Modification Factor	0.90
L	Indicated Change	8.7% [J / K - 1]
M	Balanced, Capped Experience Modification Factor	0.97
N	Capped Change	7.8% [M / K - 1]

(2) and (6) through (11) were provided by Alliant.

(3) and (4) are based on the claim data provided by Alliant. (3) includes the first \$7,000 of each claim. (4) includes the amount above \$7,000, capped at \$175,000.

(12) = sumproduct of (6) through (11), (15) and (16), divided by 100.

(14) = sumproduct of (6) through (11), and (15), divided by 100.

(15) and (16) are from the WCIRB experience rating plan.

(3A) and (3B) are based on the WCIRB experience rating plan and [Total (14)].

$$(3H) = \frac{[A \times C + (1 - A) \times E] + [B \times D + (1 - B) \times F]}{G}$$

(3I) = overall experience mod factor for all AORMA members.

(3M) = (3J), subject to a maximum change of +/-15% from (3K), and adjusted for any off-balance.



2017/18 Experience Modification Factor Calculation
Based on Claim Data as of 6/30/16
The Cal Poly Pomona Foundation, Inc.
Pomona

1. Member Data

Claim Period (1)	Payroll (2)	Actual Primary Losses (3)	Actual Excess Losses (4)	Actual Total Losses (3) + (4) (5)
2013/14	\$14,297,461	\$52,801	\$25,857	\$78,658
2014/15	15,675,262	51,618	38,552	90,170
2015/16	14,726,385	58,245	21,991	80,236
Total	\$44,699,108	\$162,663	\$86,400	\$249,063

2. Expected Losses

Claim Period (1)	Payroll						Expected Primary Losses (12)	Expected Excess Losses (14) - (12) (13)	Expected Total Losses (14)
	Class Code 8810 (6)	Class Code 8868 (7)	Class Code 8071 (8)	Class Code 9053 (9)	Class Code 9079 (10)	Class Code 9101 (11)			
2013/14	\$6,512,082	\$2,305,975	\$841,697	\$0	\$3,714,429	\$923,278	\$30,044	\$93,576	\$123,621
2014/15	4,967,531	4,739,889	1,020,686	0	3,540,852	1,406,304	34,426	107,768	142,194
2015/16	6,707,444	2,375,154	866,948	0	3,825,862	950,977	30,946	96,384	127,330
Total	\$18,187,057	\$9,421,018	\$2,729,331	\$0	\$11,081,143	\$3,280,559	\$95,417	\$297,728	\$393,145

(15) Expected Loss Rate	0.17	0.44	0.61	1.56	1.96	2.65
(16) D-Ratio	0.22	0.25	0.29	0.23	0.25	0.22

3. Experience Modification Factor

A	Credibility Primary	1.00
B	Credibility Excess	0.39
C	Actual Primary Losses	\$162,663 [Total (3)]
D	Actual Excess Losses	\$86,400 [Total (4)]
E	Expected Primary Losses	\$95,417 [Total (12)]
F	Expected Excess Losses	\$297,728 [Total (13)]
G	Expected Total Losses	\$393,145 [Total (14)]
H	Unbalanced, Uncapped Experience Modification Factor	0.96
I	Experience Modification Factor - AORMA	0.79
J	Balanced, Uncapped Experience Modification Factor	1.22 [H / I]
K	Prior Balanced, Capped Experience Modification Factor	1.19
L	Indicated Change	2.2% [J / K - 1]
M	Balanced, Capped Experience Modification Factor	1.20
N	Capped Change	1.3% [M / K - 1]

(2) and (6) through (11) were provided by Alliant.

(3) and (4) are based on the claim data provided by Alliant. (3) includes the first \$7,000 of each claim. (4) includes the amount above \$7,000, capped at \$175,000.

(12) = sumproduct of (6) through (11), (15) and (16), divided by 100.

(14) = sumproduct of (6) through (11), and (15), divided by 100.

(15) and (16) are from the WCIRB experience rating plan.

(3A) and (3B) are based on the WCIRB experience rating plan and [Total (14)].

$$(3H) = \frac{[A \times C + (1 - A) \times E] + [B \times D + (1 - B) \times F]}{G}$$

(3I) = overall experience mod factor for all AORMA members.

(3M) = (3J), subject to a maximum change of +/-15% from (3K), and adjusted for any off-balance.



2017/18 Experience Modification Factor Calculation
Based on Claim Data as of 6/30/16
Associated Students of California State University, Sacramento
Sacramento

1. Member Data

Claim Period (1)	Payroll (2)	Actual Primary Losses (3)	Actual Excess Losses (4)	Actual Total Losses (3) + (4) (5)
2013/14	\$3,641,736	\$1,829	\$0	\$1,829
2014/15	3,798,645	9,029	78,871	87,901
2015/16	3,912,604	5,171	0	5,171
Total	\$11,352,985	\$16,030	\$78,871	\$94,901

2. Expected Losses

Claim Period (1)	Payroll						Expected Primary Losses (12)	Expected Excess Losses (14) - (12)	Expected Total Losses (14)
	Class Code 8810 (6)	Class Code 8868 (7)	Class Code 8071 (8)	Class Code 9053 (9)	Class Code 9079 (10)	Class Code 9101 (11)			
2013/14	\$1,321,349	\$106,581	\$50,167	\$2,116,223	\$43,804	\$3,612	\$8,529	\$28,460	\$36,989
2014/15	1,360,074	109,493	51,706	2,228,587	45,075	3,710	8,959	29,898	38,857
2015/16	1,400,876	112,778	53,257	2,295,445	46,427	3,821	9,228	30,795	40,023
Total	\$4,082,299	\$328,852	\$155,130	\$6,640,255	\$135,306	\$11,143	\$26,716	\$89,152	\$115,868
(15) Expected Loss Rate	0.17	0.44	0.61	1.56	1.96	2.65			
(16) D-Ratio	0.22	0.25	0.29	0.23	0.25	0.22			

3. Experience Modification Factor

A	Credibility Primary	1.00	
B	Credibility Excess	0.23	
C	Actual Primary Losses	\$16,030	[Total (3)]
D	Actual Excess Losses	\$78,871	[Total (4)]
E	Expected Primary Losses	\$26,716	[Total (12)]
F	Expected Excess Losses	\$89,152	[Total (13)]
G	Expected Total Losses	\$115,868	[Total (14)]
H	Unbalanced, Uncapped Experience Modification Factor	0.89	
I	Experience Modification Factor - AORMA	0.79	
J	Balanced, Uncapped Experience Modification Factor	1.12	[H / I]
K	Prior Balanced, Capped Experience Modification Factor	1.03	
L	Indicated Change	9.2%	[J / K - 1]
M	Balanced, Capped Experience Modification Factor	1.11	
N	Capped Change	8.2%	[M / K - 1]

(2) and (6) through (11) were provided by Alliant.

(3) and (4) are based on the claim data provided by Alliant. (3) includes the first \$7,000 of each claim. (4) includes the amount above \$7,000, capped at \$175,000.

(12) = sumproduct of (6) through (11), (15) and (16), divided by 100.

(14) = sumproduct of (6) through (11), and (15), divided by 100.

(15) and (16) are from the WCIRB experience rating plan.

(3A) and (3B) are based on the WCIRB experience rating plan and [Total (14)].

$$(3H) = \frac{[A \times C + (1 - A) \times E] + [B \times D + (1 - B) \times F]}{G}$$

(3I) = overall experience mod factor for all AORMA members.

(3M) = (3J), subject to a maximum change of +/-15% from (3K), and adjusted for any off-balance.



2017/18 Experience Modification Factor Calculation
Based on Claim Data as of 6/30/16

University Enterprises, Inc., CSU Sacramento
Sacramento

1. Member Data

Claim Period (1)	Payroll (2)	Actual Primary Losses (3)	Actual Excess Losses (4)	Actual Total Losses (3) + (4) (5)
2013/14	\$22,865,666	\$17,403	\$34,798	\$52,201
2014/15	20,569,000	20,217	11,935	32,153
2015/16	21,186,070	16,463	184	16,647
Total	\$64,620,736	\$54,083	\$46,917	\$101,000

2. Expected Losses

Claim Period (1)	Payroll						Expected Primary Losses (12)	Expected Excess Losses (14) - (12)	Expected Total Losses (14)
	Class Code 8810 (6)	Class Code 8868 (7)	Class Code 8071 (8)	Class Code 9053 (9)	Class Code 9079 (10)	Class Code 9101 (11)			
2013/14	\$15,293,817	\$2,978,682	\$0	\$234,925	\$2,707,717	\$1,650,525	\$32,730	\$106,851	\$139,581
2014/15	14,254,400	2,447,700	0	308,500	2,118,600	1,439,800	27,906	91,589	119,494
2015/16	14,682,032	2,521,131	0	317,755	2,182,158	1,482,994	28,743	94,336	123,079
Total	\$44,230,249	\$7,947,513	\$0	\$861,180	\$7,008,475	\$4,573,319	\$89,378	\$292,776	\$382,154
(15) Expected Loss Rate	0.17	0.44	0.61	1.56	1.96	2.65			
(16) D-Ratio	0.22	0.25	0.29	0.23	0.25	0.22			

3. Experience Modification Factor

A	Credibility Primary	1.00	
B	Credibility Excess	0.39	
C	Actual Primary Losses	\$54,083	[Total (3)]
D	Actual Excess Losses	\$46,917	[Total (4)]
E	Expected Primary Losses	\$89,378	[Total (12)]
F	Expected Excess Losses	\$292,776	[Total (13)]
G	Expected Total Losses	\$382,154	[Total (14)]
H	Unbalanced, Uncapped Experience Modification Factor	0.66	
I	Experience Modification Factor - AORMA	0.79	
J	Balanced, Uncapped Experience Modification Factor	0.83	[H / I]
K	Prior Balanced, Capped Experience Modification Factor	1.02	
L	Indicated Change	-18.3%	[J / K - 1]
M	Balanced, Capped Experience Modification Factor	0.86	
N	Capped Change	-15.0%	[M / K - 1]

(2) and (6) through (11) were provided by Alliant.

(3) and (4) are based on the claim data provided by Alliant. (3) includes the first \$7,000 of each claim. (4) includes the amount above \$7,000, capped at \$175,000.

(12) = sumproduct of (6) through (11), (15) and (16), divided by 100.

(14) = sumproduct of (6) through (11), and (15), divided by 100.

(15) and (16) are from the WCIRB experience rating plan.

(3A) and (3B) are based on the WCIRB experience rating plan and [Total (14)].

$$(3H) = \frac{[A \times C + (1 - A) \times E] + [B \times D + (1 - B) \times F]}{G}$$

(3I) = overall experience mod factor for all AORMA members.

(3M) = (3J), subject to a maximum change of +/-15% from (3K), and adjusted for any off-balance.



2017/18 Experience Modification Factor Calculation
Based on Claim Data as of 6/30/16

**Capital Public Radio
Sacramento**

1. Member Data

Claim Period (1)	Payroll (2)	Actual Primary Losses (3)	Actual Excess Losses (4)	Actual Total Losses (3) + (4) (5)
2013/14	\$3,481,750	\$0	\$0	\$0
2014/15	3,481,750	814	0	814
2015/16	3,481,750	1,900	0	1,900
Total	\$10,445,250	\$2,714	\$0	\$2,714

2. Expected Losses

Claim Period (1)	Payroll						Expected Primary Losses (12)	Expected Excess Losses (14) - (12) (13)	Expected Total Losses (14)
	Class Code 8810 (6)	Class Code 8868 (7)	Class Code 8071 (8)	Class Code 9053 (9)	Class Code 9079 (10)	Class Code 9101 (11)			
2013/14	\$3,481,750	\$0	\$0	\$0	\$0	\$0	\$1,302	\$4,617	\$5,919
2014/15	3,481,750	0	0	0	0	0	1,302	4,617	5,919
2015/16	3,481,750	0	0	0	0	0	1,302	4,617	5,919
Total	\$10,445,250	\$0	\$0	\$0	\$0	\$0	\$3,907	\$13,850	\$17,757
(15) Expected Loss Rate	0.17	0.44	0.61	1.56	1.96	2.65			
(16) D-Ratio	0.22	0.25	0.29	0.23	0.25	0.22			

3. Experience Modification Factor

A	Credibility Primary	1.00	
B	Credibility Excess	0.02	
C	Actual Primary Losses	\$2,714	[Total (3)]
D	Actual Excess Losses	\$0	[Total (4)]
E	Expected Primary Losses	\$3,907	[Total (12)]
F	Expected Excess Losses	\$13,850	[Total (13)]
G	Expected Total Losses	\$17,757	[Total (14)]
H	Unbalanced, Uncapped Experience Modification Factor	0.92	
I	Experience Modification Factor - AORMA	0.79	
J	Balanced, Uncapped Experience Modification Factor	1.16	[H / I]
K	Prior Balanced, Capped Experience Modification Factor	0.91	
L	Indicated Change	27.6%	[J / K - 1]
M	Balanced, Capped Experience Modification Factor	1.04	
N	Capped Change	15.0%	[M / K - 1]

(2) and (6) through (11) were provided by Alliant.

(3) and (4) are based on the claim data provided by Alliant. (3) includes the first \$7,000 of each claim. (4) includes the amount above \$7,000, capped at \$175,000.

(12) = sumproduct of (6) through (11), (15) and (16), divided by 100.

(14) = sumproduct of (6) through (11), and (15), divided by 100.

(15) and (16) are from the WCIRB experience rating plan.

(3A) and (3B) are based on the WCIRB experience rating plan and [Total (14)].

$$(3H) = \frac{[A \times C + (1 - A) \times E] + [B \times D + (1 - B) \times F]}{G}$$

(3I) = overall experience mod factor for all AORMA members.

(3M) = (3J), subject to a maximum change of +/-15% from (3K), and adjusted for any off-balance.



2017/18 Experience Modification Factor Calculation
Based on Claim Data as of 6/30/16
Associated Students Inc., California State University, San Bernardino
San Bernardino

1. Member Data

Claim Period (1)	Payroll (2)	Actual Primary Losses (3)	Actual Excess Losses (4)	Actual Total Losses (3) + (4) (5)
2013/14	\$309,547	\$0	\$0	\$0
2014/15	325,535	0	0	0
2015/16	341,568	0	0	0
Total	\$976,650	\$0	\$0	\$0

2. Expected Losses

Claim Period (1)	Payroll						Expected Primary Losses (12)	Expected Excess Losses (14) - (12) (13)	Expected Total Losses (14)
	Class Code 8810 (6)	Class Code 8868 (7)	Class Code 8071 (8)	Class Code 9053 (9)	Class Code 9079 (10)	Class Code 9101 (11)			
2013/14	\$243,161	\$66,386	\$0	\$0	\$0	\$0	\$164	\$542	\$705
2014/15	256,752	68,783	0	0	0	0	172	567	739
2015/16	257,568	84,000	0	0	0	0	189	619	807
Total	\$757,481	\$219,169	\$0	\$0	\$0	\$0	\$524	\$1,728	\$2,252

(15) Expected Loss Rate	0.17	0.44	0.61	1.56	1.96	2.65
(16) D-Ratio	0.22	0.25	0.29	0.23	0.25	0.22

3. Experience Modification Factor

A	Credibility Primary	1.00	
B	Credibility Excess	0.00	
C	Actual Primary Losses	\$0	[Total (3)]
D	Actual Excess Losses	\$0	[Total (4)]
E	Expected Primary Losses	\$524	[Total (12)]
F	Expected Excess Losses	\$1,728	[Total (13)]
G	Expected Total Losses	\$2,252	[Total (14)]
H	Unbalanced, Uncapped Experience Modification Factor	0.77	
I	Experience Modification Factor - AORMA	0.79	
J	Balanced, Uncapped Experience Modification Factor	0.97	[H / I]
K	Prior Balanced, Capped Experience Modification Factor	0.89	
L	Indicated Change	9.1%	[J / K - 1]
M	Balanced, Capped Experience Modification Factor	0.96	
N	Capped Change	8.1%	[M / K - 1]

(2) and (6) through (11) were provided by Alliant.

(3) and (4) are based on the claim data provided by Alliant. (3) includes the first \$7,000 of each claim. (4) includes the amount above \$7,000, capped at \$175,000.

(12) = sumproduct of (6) through (11), (15) and (16), divided by 100.

(14) = sumproduct of (6) through (11), and (15), divided by 100.

(15) and (16) are from the WCIRB experience rating plan.

(3A) and (3B) are based on the WCIRB experience rating plan and [Total (14)].

$$(3H) = \frac{[A \times C + (1 - A) \times E] + [B \times D + (1 - B) \times F]}{G}$$

(3I) = overall experience mod factor for all AORMA members.

(3M) = (3J), subject to a maximum change of +/-15% from (3K), and adjusted for any off-balance.



2017/18 Experience Modification Factor Calculation
Based on Claim Data as of 6/30/16
**University Enterprises Corporation at CSUSB
San Bernardino**

1. Member Data

Claim Period (1)	Payroll (2)	Actual Primary Losses (3)	Actual Excess Losses (4)	Actual Total Losses (3) + (4) (5)
2013/14	\$7,959,920	\$22,371	\$87,453	\$109,824
2014/15	7,600,000	10,433	18,841	29,274
2015/16	8,813,224	4,712	0	4,712
Total	\$24,373,144	\$37,515	\$106,294	\$143,810

2. Expected Losses

Claim Period (1)	Payroll						Expected Primary Losses (12)	Expected Excess Losses (14) - (12) (13)	Expected Total Losses (14)
	Class Code 8810 (6)	Class Code 8868 (7)	Class Code 8071 (8)	Class Code 9053 (9)	Class Code 9079 (10)	Class Code 9101 (11)			
2013/14	\$4,829,488	\$2,353,401	\$0	\$777,031	\$0	\$0	\$7,183	\$23,504	\$30,687
2014/15	4,700,000	2,250,000	0	650,000	0	0	6,565	21,465	28,030
2015/16	5,359,303	2,755,542	0	698,379	0	0	7,541	24,589	32,130
Total	\$14,888,791	\$7,358,943	\$0	\$2,125,410	\$0	\$0	\$21,289	\$69,557	\$90,847
(15) Expected Loss Rate	0.17	0.44	0.61	1.56	1.96	2.65			
(16) D-Ratio	0.22	0.25	0.29	0.23	0.25	0.22			

3. Experience Modification Factor

A	Credibility Primary	1.00	
B	Credibility Excess	0.20	
C	Actual Primary Losses	\$37,515	[Total (3)]
D	Actual Excess Losses	\$106,294	[Total (4)]
E	Expected Primary Losses	\$21,289	[Total (12)]
F	Expected Excess Losses	\$69,557	[Total (13)]
G	Expected Total Losses	\$90,847	[Total (14)]
H	Unbalanced, Uncapped Experience Modification Factor	1.26	
I	Experience Modification Factor - AORMA	0.79	
J	Balanced, Uncapped Experience Modification Factor	1.59	[H / I]
K	Prior Balanced, Capped Experience Modification Factor	1.25	
L	Indicated Change	27.2%	[J / K - 1]
M	Balanced, Capped Experience Modification Factor	1.44	
N	Capped Change	15.0%	[M / K - 1]

(2) and (6) through (11) were provided by Alliant.

(3) and (4) are based on the claim data provided by Alliant. (3) includes the first \$7,000 of each claim. (4) includes the amount above \$7,000, capped at \$175,000.

(12) = sumproduct of (6) through (11), (15) and (16), divided by 100.

(14) = sumproduct of (6) through (11), and (15), divided by 100.

(15) and (16) are from the WCIRB experience rating plan.

(3A) and (3B) are based on the WCIRB experience rating plan and [Total (14)].

$$(3H) = \frac{[A \times C + (1 - A) \times E] + [B \times D + (1 - B) \times F]}{G}$$

(3I) = overall experience mod factor for all AORMA members.

(3M) = (3J), subject to a maximum change of +/-15% from (3K), and adjusted for any off-balance.



2017/18 Experience Modification Factor Calculation
Based on Claim Data as of 6/30/16
Santos Manuel Student Union of California State University, San Bernardino
San Bernardino

1. Member Data

Claim Period (1)	Payroll (2)	Actual Primary Losses (3)	Actual Excess Losses (4)	Actual Total Losses (3) + (4) (5)
2013/14	\$1,839,088	\$1,982	\$0	\$1,982
2014/15	1,972,039	7,000	30,310	37,310
2015/16	2,035,905	0	0	0
Total	\$5,847,032	\$8,982	\$30,310	\$39,292

2. Expected Losses

Claim Period (1)	Payroll						Expected Primary Losses (12)	Expected Excess Losses (14) - (12)	Expected Total Losses (14)
	Class Code 8810 (6)	Class Code 8868 (7)	Class Code 8071 (8)	Class Code 9053 (9)	Class Code 9079 (10)	Class Code 9101 (11)			
2013/14	\$1,225,785	\$0	\$0	\$353,795	\$0	\$259,508	\$3,241	\$11,239	\$14,480
2014/15	1,323,929	0	0	328,259	0	319,851	3,538	12,310	15,848
2015/16	1,355,117	0	0	389,905	0	290,883	3,602	12,493	16,095
Total	\$3,904,831	\$0	\$0	\$1,071,959	\$0	\$870,242	\$10,380	\$36,042	\$46,422
(15) Expected Loss Rate	0.17	0.44	0.61	1.56	1.96	2.65			
(16) D-Ratio	0.22	0.25	0.29	0.23	0.25	0.22			

3. Experience Modification Factor

A	Credibility Primary	1.00
B	Credibility Excess	0.12
C	Actual Primary Losses	\$8,982 [Total (3)]
D	Actual Excess Losses	\$30,310 [Total (4)]
E	Expected Primary Losses	\$10,380 [Total (12)]
F	Expected Excess Losses	\$36,042 [Total (13)]
G	Expected Total Losses	\$46,422 [Total (14)]
H	Unbalanced, Uncapped Experience Modification Factor	0.96
I	Experience Modification Factor - AORMA	0.79
J	Balanced, Uncapped Experience Modification Factor	1.21 [H / I]
K	Prior Balanced, Capped Experience Modification Factor	1.45
L	Indicated Change	-16.6% [J / K - 1]
M	Balanced, Capped Experience Modification Factor	1.23
N	Capped Change	-15.0% [M / K - 1]

(2) and (6) through (11) were provided by Alliant.

(3) and (4) are based on the claim data provided by Alliant. (3) includes the first \$7,000 of each claim. (4) includes the amount above \$7,000, capped at \$175,000.

(12) = sumproduct of (6) through (11), (15) and (16), divided by 100.

(14) = sumproduct of (6) through (11), and (15), divided by 100.

(15) and (16) are from the WCIRB experience rating plan.

(3A) and (3B) are based on the WCIRB experience rating plan and [Total (14)].

$$(3H) = \frac{[A \times C + (1 - A) \times E] + [B \times D + (1 - B) \times F]}{G}$$

(3I) = overall experience mod factor for all AORMA members.

(3M) = (3J), subject to a maximum change of +/-15% from (3K), and adjusted for any off-balance.



CSURMA - AO-COMP
WORKERS COMPENSATION

2017/18 Experience Modification Factor Calculation
Based on Claim Data as of 6/30/16
Associated Students, San Diego State University
San Diego

1. Member Data

Claim Period (1)	Payroll (2)	Actual Primary Losses (3)	Actual Excess Losses (4)	Actual Total Losses (3) + (4) (5)
2013/14	\$8,031,916	\$25,735	\$37,058	\$62,793
2014/15	7,847,578	19,650	37,051	56,701
2015/16	8,072,077	26,007	3,031	29,039
Total	\$23,951,571	\$71,392	\$77,141	\$148,533

2. Expected Losses

Claim Period (1)	Payroll						Expected Primary Losses (12)	Expected Excess Losses (14) - (12) (13)	Expected Total Losses (14)
	Class Code 8810 (6)	Class Code 8868 (7)	Class Code 8071 (8)	Class Code 9053 (9)	Class Code 9079 (10)	Class Code 9101 (11)			
2013/14	\$3,009,094	\$490,585	\$0	\$3,166,703	\$17,066	\$1,348,468	\$20,972	\$71,771	\$92,743
2014/15	2,514,874	587,113	0	3,296,157	70,794	1,378,640	21,797	74,403	96,200
2015/16	3,024,140	493,038	0	3,182,536	17,152	1,355,211	21,077	72,130	93,207
Total	\$8,548,108	\$1,570,736	\$0	\$9,645,396	\$105,012	\$4,082,319	\$63,847	\$218,304	\$282,151

(15) Expected Loss Rate	0.17	0.44	0.61	1.56	1.96	2.65
(16) D-Ratio	0.22	0.25	0.29	0.23	0.25	0.22

3. Experience Modification Factor

A	Credibility Primary	1.00
B	Credibility Excess	0.35
C	Actual Primary Losses	\$71,392 [Total (3)]
D	Actual Excess Losses	\$77,141 [Total (4)]
E	Expected Primary Losses	\$63,847 [Total (12)]
F	Expected Excess Losses	\$218,304 [Total (13)]
G	Expected Total Losses	\$282,151 [Total (14)]
H	Unbalanced, Uncapped Experience Modification Factor	0.85
I	Experience Modification Factor - AORMA	0.79
J	Balanced, Uncapped Experience Modification Factor	1.08 [H / I]
K	Prior Balanced, Capped Experience Modification Factor	1.09
L	Indicated Change	-1.6% [J / K - 1]
M	Balanced, Capped Experience Modification Factor	1.07
N	Capped Change	-2.5% [M / K - 1]

(2) and (6) through (11) were provided by Alliant.

(3) and (4) are based on the claim data provided by Alliant. (3) includes the first \$7,000 of each claim. (4) includes the amount above \$7,000, capped at \$175,000.

(12) = sumproduct of (6) through (11), (15) and (16), divided by 100.

(14) = sumproduct of (6) through (11), and (15), divided by 100.

(15) and (16) are from the WCIRB experience rating plan.

(3A) and (3B) are based on the WCIRB experience rating plan and [Total (14)].

$$(3H) = \frac{[A \times C + (1 - A) \times E] + [B \times D + (1 - B) \times F]}{G}$$

(3I) = overall experience mod factor for all AORMA members.

(3M) = (3J), subject to a maximum change of +/-15% from (3K), and adjusted for any off-balance.



2017/18 Experience Modification Factor Calculation
Based on Claim Data as of 6/30/16
Associated Students, Inc., San Francisco State University
San Francisco

1. Member Data

Claim Period (1)	Payroll (2)	Actual Primary Losses (3)	Actual Excess Losses (4)	Actual Total Losses (3) + (4) (5)
2013/14	\$2,353,614	\$0	\$0	\$0
2014/15	4,013,929	1,959	0	1,959
2015/16	4,092,890	270	0	270
Total	\$10,460,433	\$2,229	\$0	\$2,229

2. Expected Losses

Claim Period (1)	Payroll						Expected Primary Losses (12)	Expected Excess Losses (14) - (12)	Expected Total Losses (14)
	Class Code 8810 (6)	Class Code 8868 (7)	Class Code 8071 (8)	Class Code 9053 (9)	Class Code 9079 (10)	Class Code 9101 (11)			
2013/14	\$334,868	\$907,926	\$0	\$1,110,820	\$0	\$0	\$5,110	\$16,783	\$21,893
2014/15	1,106,592	1,415,518	0	1,163,130	0	328,689	8,061	26,904	34,965
2015/16	1,179,049	1,816,462	0	1,097,379	0	0	6,376	20,739	27,116
Total	\$2,620,509	\$4,139,906	\$0	\$3,371,329	\$0	\$328,689	\$19,547	\$64,427	\$83,973

(15) Expected Loss Rate	0.17	0.44	0.61	1.56	1.96	2.65
(16) D-Ratio	0.22	0.25	0.29	0.23	0.25	0.22

3. Experience Modification Factor

A	Credibility Primary	1.00
B	Credibility Excess	0.19
C	Actual Primary Losses	\$2,229 [Total (3)]
D	Actual Excess Losses	\$0 [Total (4)]
E	Expected Primary Losses	\$19,547 [Total (12)]
F	Expected Excess Losses	\$64,427 [Total (13)]
G	Expected Total Losses	\$83,973 [Total (14)]
H	Unbalanced, Uncapped Experience Modification Factor	0.65
I	Experience Modification Factor - AORMA	0.79
J	Balanced, Uncapped Experience Modification Factor	0.82 [H / I]
K	Prior Balanced, Capped Experience Modification Factor	1.07
L	Indicated Change	-23.7% [J / K - 1]
M	Balanced, Capped Experience Modification Factor	0.91
N	Capped Change	-15.0% [M / K - 1]

(2) and (6) through (11) were provided by Alliant.

(3) and (4) are based on the claim data provided by Alliant. (3) includes the first \$7,000 of each claim. (4) includes the amount above \$7,000, capped at \$175,000.

(12) = sumproduct of (6) through (11), (15) and (16), divided by 100.

(14) = sumproduct of (6) through (11), and (15), divided by 100.

(15) and (16) are from the WCIRB experience rating plan.

(3A) and (3B) are based on the WCIRB experience rating plan and [Total (14)].

$$(3H) = \frac{[A \times C + (1 - A) \times E] + [B \times D + (1 - B) \times F]}{G}$$

(3I) = overall experience mod factor for all AORMA members.

(3M) = (3J), subject to a maximum change of +/-15% from (3K), and adjusted for any off-balance.



2017/18 Experience Modification Factor Calculation
Based on Claim Data as of 6/30/16
The University Corporation, San Francisco State
San Francisco

1. Member Data

Claim Period (1)	Payroll (2)	Actual Primary Losses (3)	Actual Excess Losses (4)	Actual Total Losses (3) + (4) (5)
2013/14	\$1,756,116	\$104	\$0	\$104
2014/15	2,000,000	0	0	0
2015/16	2,000,000	0	0	0
Total	\$5,756,116	\$104	\$0	\$104

2. Expected Losses

Claim Period (1)	Payroll						Expected Primary Losses (12)	Expected Excess Losses (14) - (12)	Expected Total Losses (14)
	Class Code 8810 (6)	Class Code 8868 (7)	Class Code 8071 (8)	Class Code 9053 (9)	Class Code 9079 (10)	Class Code 9101 (11)			
2013/14	\$834,423	\$256,489	\$240,270	\$288,017	\$33,013	\$103,904	\$2,820	\$9,086	\$11,906
2014/15	1,000,000	250,000	250,000	350,000	50,000	100,000	3,175	10,240	13,415
2015/16	1,000,000	250,000	250,000	350,000	50,000	100,000	3,175	10,240	13,415
Total	\$2,834,423	\$756,489	\$740,270	\$988,017	\$133,013	\$303,904	\$9,170	\$29,566	\$38,736

(15) Expected Loss Rate	0.17	0.44	0.61	1.56	1.96	2.65
(16) D-Ratio	0.22	0.25	0.29	0.23	0.25	0.22

3. Experience Modification Factor

A	Credibility Primary	1.00
B	Credibility Excess	0.10
C	Actual Primary Losses	\$104 [Total (3)]
D	Actual Excess Losses	\$0 [Total (4)]
E	Expected Primary Losses	\$9,170 [Total (12)]
F	Expected Excess Losses	\$29,566 [Total (13)]
G	Expected Total Losses	\$38,736 [Total (14)]
H	Unbalanced, Uncapped Experience Modification Factor	0.69
I	Experience Modification Factor - AORMA	0.79
J	Balanced, Uncapped Experience Modification Factor	0.87 [H / I]
K	Prior Balanced, Capped Experience Modification Factor	0.88
L	Indicated Change	-1.0% [J / K - 1]
M	Balanced, Capped Experience Modification Factor	0.86
N	Capped Change	-1.9% [M / K - 1]

(2) and (6) through (11) were provided by Alliant.

(3) and (4) are based on the claim data provided by Alliant. (3) includes the first \$7,000 of each claim. (4) includes the amount above \$7,000, capped at \$175,000.

(12) = sumproduct of (6) through (11), (15) and (16), divided by 100.

(14) = sumproduct of (6) through (11), and (15), divided by 100.

(15) and (16) are from the WCIRB experience rating plan.

(3A) and (3B) are based on the WCIRB experience rating plan and [Total (14)].

$$(3H) = \frac{[A \times C + (1 - A) \times E] + [B \times D + (1 - B) \times F]}{G}$$

(3I) = overall experience mod factor for all AORMA members.

(3M) = (3J), subject to a maximum change of +/-15% from (3K), and adjusted for any off-balance.



2017/18 Experience Modification Factor Calculation
Based on Claim Data as of 6/30/16

**Associated Student, San Jose State University
San Jose**

1. Member Data

Claim Period (1)	Payroll (2)	Actual Primary Losses (3)	Actual Excess Losses (4)	Actual Total Losses (3) + (4) (5)
2013/14	\$2,790,819	\$852	\$0	\$852
2014/15	2,804,000	1,878	0	1,878
2015/16	2,830,000	1,803	0	1,803
Total	\$8,424,819	\$4,533	\$0	\$4,533

2. Expected Losses

Claim Period (1)	Payroll						Expected Primary Losses (12)	Expected Excess Losses (14) - (12) (13)	Expected Total Losses (14)
	Class Code 8810 (6)	Class Code 8868 (7)	Class Code 8071 (8)	Class Code 9053 (9)	Class Code 9079 (10)	Class Code 9101 (11)			
2013/14	\$1,807,955	\$14,660	\$0	\$772,310	\$22,076	\$173,818	\$4,585	\$15,640	\$20,225
2014/15	1,792,000	22,000	0	810,000	20,000	160,000	4,631	15,780	20,411
2015/16	1,810,000	23,000	0	800,000	22,000	175,000	4,701	16,026	20,727
Total	\$5,409,955	\$59,660	\$0	\$2,382,310	\$64,076	\$508,818	\$13,917	\$47,446	\$61,363
(15) Expected Loss Rate	0.17	0.44	0.61	1.56	1.96	2.65			
(16) D-Ratio	0.22	0.25	0.29	0.23	0.25	0.22			

3. Experience Modification Factor

A	Credibility Primary	1.00	
B	Credibility Excess	0.15	
C	Actual Primary Losses	\$4,533	[Total (3)]
D	Actual Excess Losses	\$0	[Total (4)]
E	Expected Primary Losses	\$13,917	[Total (12)]
F	Expected Excess Losses	\$47,446	[Total (13)]
G	Expected Total Losses	\$61,363	[Total (14)]
H	Unbalanced, Uncapped Experience Modification Factor	0.73	
I	Experience Modification Factor - AORMA	0.79	
J	Balanced, Uncapped Experience Modification Factor	0.92	[H / I]
K	Prior Balanced, Capped Experience Modification Factor	1.03	
L	Indicated Change	-10.7%	[J / K - 1]
M	Balanced, Capped Experience Modification Factor	0.92	
N	Capped Change	-11.5%	[M / K - 1]

(2) and (6) through (11) were provided by Alliant.

(3) and (4) are based on the claim data provided by Alliant. (3) includes the first \$7,000 of each claim. (4) includes the amount above \$7,000, capped at \$175,000.

(12) = sumproduct of (6) through (11), (15) and (16), divided by 100.

(14) = sumproduct of (6) through (11), and (15), divided by 100.

(15) and (16) are from the WCIRB experience rating plan.

(3A) and (3B) are based on the WCIRB experience rating plan and [Total (14)].

$$(3H) = \frac{[A \times C + (1 - A) \times E] + [B \times D + (1 - B) \times F]}{G}$$

(3I) = overall experience mod factor for all AORMA members.

(3M) = (3J), subject to a maximum change of +/-15% from (3K), and adjusted for any off-balance.



2017/18 Experience Modification Factor Calculation
Based on Claim Data as of 6/30/16
San Jose State University Research Foundation
San Jose

1. Member Data

Claim Period (1)	Payroll (2)	Actual Primary Losses (3)	Actual Excess Losses (4)	Actual Total Losses (3) + (4) (5)
2013/14	\$26,597,410	\$8,389	\$30,530	\$38,918
2014/15	28,684,664	14,994	21,584	36,578
2015/16	28,217,192	19,913	7,815	27,727
Total	\$83,499,267	\$43,295	\$59,929	\$103,224

2. Expected Losses

Claim Period (1)	Payroll						Expected Primary Losses (12)	Expected Excess Losses (14) - (12) (13)	Expected Total Losses (14)
	Class Code 8810 (6)	Class Code 8868 (7)	Class Code 8071 (8)	Class Code 9053 (9)	Class Code 9079 (10)	Class Code 9101 (11)			
2013/14	\$11,625,488	\$13,529,309	\$0	\$0	\$0	\$1,442,613	\$27,641	\$89,881	\$117,522
2014/15	12,915,089	13,859,490	0	0	0	1,910,085	31,211	102,343	133,555
2015/16	12,333,481	14,353,244	0	0	0	1,530,468	29,324	95,355	124,679
Total	\$36,874,058	\$41,742,043	\$0	\$0	\$0	\$4,883,165	\$88,176	\$287,579	\$375,755

(15) Expected Loss Rate	0.17	0.44	0.61	1.56	1.96	2.65
(16) D-Ratio	0.22	0.25	0.29	0.23	0.25	0.22

3. Experience Modification Factor

A	Credibility Primary	1.00
B	Credibility Excess	0.39
C	Actual Primary Losses	\$43,295 [Total (3)]
D	Actual Excess Losses	\$59,929 [Total (4)]
E	Expected Primary Losses	\$88,176 [Total (12)]
F	Expected Excess Losses	\$287,579 [Total (13)]
G	Expected Total Losses	\$375,755 [Total (14)]
H	Unbalanced, Uncapped Experience Modification Factor	0.64
I	Experience Modification Factor - AORMA	0.79
J	Balanced, Uncapped Experience Modification Factor	0.81 [H / I]
K	Prior Balanced, Capped Experience Modification Factor	0.78
L	Indicated Change	4.1% [J / K - 1]
M	Balanced, Capped Experience Modification Factor	0.81
N	Capped Change	3.2% [M / K - 1]

(2) and (6) through (11) were provided by Alliant.

(3) and (4) are based on the claim data provided by Alliant. (3) includes the first \$7,000 of each claim. (4) includes the amount above \$7,000, capped at \$175,000.

(12) = sumproduct of (6) through (11), (15) and (16), divided by 100.

(14) = sumproduct of (6) through (11), and (15), divided by 100.

(15) and (16) are from the WCIRB experience rating plan.

(3A) and (3B) are based on the WCIRB experience rating plan and [Total (14)].

$$(3H) = \frac{[A \times C + (1 - A) \times E] + [B \times D + (1 - B) \times F]}{G}$$

(3I) = overall experience mod factor for all AORMA members.

(3M) = (3J), subject to a maximum change of +/-15% from (3K), and adjusted for any off-balance.



2017/18 Experience Modification Factor Calculation
Based on Claim Data as of 6/30/16

Spartan Shops, Inc., San Jose State University
San Jose

1. Member Data

Claim Period (1)	Payroll (2)	Actual Primary Losses (3)	Actual Excess Losses (4)	Actual Total Losses (3) + (4) (5)
2013/14	\$6,424,790	\$38,196	\$37,264	\$75,460
2014/15	5,855,801	7,893	0	7,893
2015/16	7,150,839	22,778	6,158	28,937
Total	\$19,431,430	\$68,868	\$43,422	\$112,290

2. Expected Losses

Claim Period (1)	Payroll						Expected Primary Losses (12)	Expected Excess Losses (14) - (12) (13)	Expected Total Losses (14)
	Class Code 8810 (6)	Class Code 8868 (7)	Class Code 8071 (8)	Class Code 9053 (9)	Class Code 9079 (10)	Class Code 9101 (11)			
2013/14	\$1,027,016	\$0	\$0	\$0	\$5,397,774	\$0	\$26,833	\$80,709	\$107,542
2014/15	1,652,906	0	0	0	4,202,895	0	21,212	63,974	85,187
2015/16	1,417,265	0	0	0	5,733,574	0	28,625	86,163	114,787
Total	\$4,097,187	\$0	\$0	\$0	\$15,334,243	\$0	\$76,670	\$230,846	\$307,516
(15) Expected Loss Rate	0.17	0.44	0.61	1.56	1.96	2.65			
(16) D-Ratio	0.22	0.25	0.29	0.23	0.25	0.22			

3. Experience Modification Factor

A	Credibility Primary	1.00	
B	Credibility Excess	0.36	
C	Actual Primary Losses	\$68,868	[Total (3)]
D	Actual Excess Losses	\$43,422	[Total (4)]
E	Expected Primary Losses	\$76,670	[Total (12)]
F	Expected Excess Losses	\$230,846	[Total (13)]
G	Expected Total Losses	\$307,516	[Total (14)]
H	Unbalanced, Uncapped Experience Modification Factor	0.76	
I	Experience Modification Factor - AORMA	0.79	
J	Balanced, Uncapped Experience Modification Factor	0.95	[H / I]
K	Prior Balanced, Capped Experience Modification Factor	1.02	
L	Indicated Change	-6.0%	[J / K - 1]
M	Balanced, Capped Experience Modification Factor	0.95	
N	Capped Change	-6.8%	[M / K - 1]

(2) and (6) through (11) were provided by Alliant.

(3) and (4) are based on the claim data provided by Alliant. (3) includes the first \$7,000 of each claim. (4) includes the amount above \$7,000, capped at \$175,000.

(12) = sumproduct of (6) through (11), (15) and (16), divided by 100.

(14) = sumproduct of (6) through (11), and (15), divided by 100.

(15) and (16) are from the WCIRB experience rating plan.

(3A) and (3B) are based on the WCIRB experience rating plan and [Total (14)].

$$(3H) = \frac{[A \times C + (1 - A) \times E] + [B \times D + (1 - B) \times F]}{G}$$

(3I) = overall experience mod factor for all AORMA members.

(3M) = (3J), subject to a maximum change of +/-15% from (3K), and adjusted for any off-balance.



2017/18 Experience Modification Factor Calculation
Based on Claim Data as of 6/30/16

The Student Union of San Jose State University
San Jose

1. Member Data

Claim Period (1)	Payroll (2)	Actual Primary Losses (3)	Actual Excess Losses (4)	Actual Total Losses (3) + (4) (5)
2013/14	\$2,302,346	\$0	\$0	\$0
2014/15	2,251,700	1,572	0	1,572
2015/16	2,388,828	4,714	0	4,714
Total	\$6,942,874	\$6,286	\$0	\$6,286

2. Expected Losses

Claim Period (1)	Payroll						Expected Primary Losses (12)	Expected Excess Losses (14) - (12)	Expected Total Losses (14)
	Class Code 8810 (6)	Class Code 8868 (7)	Class Code 8071 (8)	Class Code 9053 (9)	Class Code 9079 (10)	Class Code 9101 (11)			
2013/14	\$1,165,327	\$251,368	\$0	\$91,599	\$0	\$794,052	\$5,670	\$19,888	\$25,558
2014/15	1,173,920	232,760	0	136,620	0	708,400	5,315	18,608	23,924
2015/16	1,245,412	246,935	0	144,940	0	751,541	5,639	19,742	25,381
Total	\$3,584,659	\$731,063	\$0	\$373,159	\$0	\$2,253,993	\$16,625	\$58,238	\$74,863
(15) Expected Loss Rate	0.17	0.44	0.61	1.56	1.96	2.65			
(16) D-Ratio	0.22	0.25	0.29	0.23	0.25	0.22			

3. Experience Modification Factor

A	Credibility Primary	1.00
B	Credibility Excess	0.18
C	Actual Primary Losses	\$6,286 [Total (3)]
D	Actual Excess Losses	\$0 [Total (4)]
E	Expected Primary Losses	\$16,625 [Total (12)]
F	Expected Excess Losses	\$58,238 [Total (13)]
G	Expected Total Losses	\$74,863 [Total (14)]
H	Unbalanced, Uncapped Experience Modification Factor	0.72
I	Experience Modification Factor - AORMA	0.79
J	Balanced, Uncapped Experience Modification Factor	0.91 [H / I]
K	Prior Balanced, Capped Experience Modification Factor	0.80
L	Indicated Change	14.1% [J / K - 1]
M	Balanced, Capped Experience Modification Factor	0.90
N	Capped Change	13.1% [M / K - 1]

(2) and (6) through (11) were provided by Alliant.

(3) and (4) are based on the claim data provided by Alliant. (3) includes the first \$7,000 of each claim. (4) includes the amount above \$7,000, capped at \$175,000.

(12) = sumproduct of (6) through (11), (15) and (16), divided by 100.

(14) = sumproduct of (6) through (11), and (15), divided by 100.

(15) and (16) are from the WCIRB experience rating plan.

(3A) and (3B) are based on the WCIRB experience rating plan and [Total (14)].

$$(3H) = \frac{[A \times C + (1 - A) \times E] + [B \times D + (1 - B) \times F]}{G}$$

(3I) = overall experience mod factor for all AORMA members.

(3M) = (3J), subject to a maximum change of +/-15% from (3K), and adjusted for any off-balance.



CSURMA - AO-COMP
WORKERS COMPENSATION

2017/18 Experience Modification Factor Calculation
Based on Claim Data as of 6/30/16

The Tower Foundation, San Jose State University
San Jose

1. Member Data

Claim Period (1)	Payroll (2)	Actual Primary Losses (3)	Actual Excess Losses (4)	Actual Total Losses (3) + (4) (5)
2013/14	\$3,293,738	\$0	\$0	\$0
2014/15	4,707,548	0	0	0
2015/16	1,676,752	0	0	0
Total	\$9,678,038	\$0	\$0	\$0

2. Expected Losses

Claim Period (1)	Payroll						Expected Primary Losses (12)	Expected Excess Losses (14) - (12) (13)	Expected Total Losses (14)
	Class Code 8810 (6)	Class Code 8868 (7)	Class Code 8071 (8)	Class Code 9053 (9)	Class Code 9079 (10)	Class Code 9101 (11)			
2013/14	\$2,169,343	\$589,164	\$0	\$535,231	\$0	\$0	\$3,380	\$11,250	\$14,630
2014/15	2,936,575	735,125	0	1,035,848	0	0	5,624	18,762	24,386
2015/16	1,580,164	56,377	0	40,211	0	0	797	2,764	3,562
Total	\$6,686,082	\$1,380,666	\$0	\$1,611,290	\$0	\$0	\$9,801	\$32,777	\$42,577
(15) Expected Loss Rate	0.17	0.44	0.61	1.56	1.96	2.65			
(16) D-Ratio	0.22	0.25	0.29	0.23	0.25	0.22			

3. Experience Modification Factor

A	Credibility Primary	1.00	
B	Credibility Excess	0.11	
C	Actual Primary Losses	\$0	[Total (3)]
D	Actual Excess Losses	\$0	[Total (4)]
E	Expected Primary Losses	\$9,801	[Total (12)]
F	Expected Excess Losses	\$32,777	[Total (13)]
G	Expected Total Losses	\$42,577	[Total (14)]
H	Unbalanced, Uncapped Experience Modification Factor	0.69	
I	Experience Modification Factor - AORMA	0.79	
J	Balanced, Uncapped Experience Modification Factor	0.87	[H / I]
K	Prior Balanced, Capped Experience Modification Factor	0.78	
L	Indicated Change	11.2%	[J / K - 1]
M	Balanced, Capped Experience Modification Factor	0.86	
N	Capped Change	10.3%	[M / K - 1]

(2) and (6) through (11) were provided by Alliant.

(3) and (4) are based on the claim data provided by Alliant. (3) includes the first \$7,000 of each claim. (4) includes the amount above \$7,000, capped at \$175,000.

(12) = sumproduct of (6) through (11), (15) and (16), divided by 100.

(14) = sumproduct of (6) through (11), and (15), divided by 100.

(15) and (16) are from the WCIRB experience rating plan.

(3A) and (3B) are based on the WCIRB experience rating plan and [Total (14)].

$$(3H) = \frac{[A \times C + (1 - A) \times E] + [B \times D + (1 - B) \times F]}{G}$$

(3I) = overall experience mod factor for all AORMA members.

(3M) = (3J), subject to a maximum change of +/-15% from (3K), and adjusted for any off-balance.



2017/18 Experience Modification Factor Calculation
Based on Claim Data as of 6/30/16

**Associated Students, Inc., California Polytechnic State University at San Luis Obispo
San Luis Obispo**

1. Member Data

Claim Period (1)	Payroll (2)	Actual Primary Losses (3)	Actual Excess Losses (4)	Actual Total Losses (3) + (4) (5)
2013/14	\$5,031,970	\$16,766	\$84,069	\$100,835
2014/15	5,590,000	11,532	19,407	30,939
2015/16	5,590,000	7,106	0	7,106
Total	\$16,211,970	\$35,404	\$103,477	\$138,881

2. Expected Losses

Claim Period (1)	Payroll						Expected Primary Losses (12)	Expected Excess Losses (14) - (12) (13)	Expected Total Losses (14)
	Class Code 8810 (6)	Class Code 8868 (7)	Class Code 8071 (8)	Class Code 9053 (9)	Class Code 9079 (10)	Class Code 9101 (11)			
2013/14	\$2,588,948	\$0	\$0	\$1,184,754	\$66,166	\$1,192,102	\$12,493	\$43,278	\$55,771
2014/15	3,000,000	0	0	1,300,000	90,000	1,200,000	13,223	45,721	58,944
2015/16	3,000,000	0	0	1,300,000	90,000	1,200,000	13,223	45,721	58,944
Total	\$8,588,948	\$0	\$0	\$3,784,754	\$246,166	\$3,592,102	\$38,940	\$134,719	\$173,659
(15) Expected Loss Rate	0.17	0.44	0.61	1.56	1.96	2.65			
(16) D-Ratio	0.22	0.25	0.29	0.23	0.25	0.22			

3. Experience Modification Factor

A	Credibility Primary	1.00
B	Credibility Excess	0.29
C	Actual Primary Losses	\$35,404 [Total (3)]
D	Actual Excess Losses	\$103,477 [Total (4)]
E	Expected Primary Losses	\$38,940 [Total (12)]
F	Expected Excess Losses	\$134,719 [Total (13)]
G	Expected Total Losses	\$173,659 [Total (14)]
H	Unbalanced, Uncapped Experience Modification Factor	0.93
I	Experience Modification Factor - AORMA	0.79
J	Balanced, Uncapped Experience Modification Factor	1.17 [H / I]
K	Prior Balanced, Capped Experience Modification Factor	1.40
L	Indicated Change	-16.4% [J / K - 1]
M	Balanced, Capped Experience Modification Factor	1.19
N	Capped Change	-15.0% [M / K - 1]

(2) and (6) through (11) were provided by Alliant.

(3) and (4) are based on the claim data provided by Alliant. (3) includes the first \$7,000 of each claim. (4) includes the amount above \$7,000, capped at \$175,000.

(12) = sumproduct of (6) through (11), (15) and (16), divided by 100.

(14) = sumproduct of (6) through (11), and (15), divided by 100.

(15) and (16) are from the WCIRB experience rating plan.

(3A) and (3B) are based on the WCIRB experience rating plan and [Total (14)].

$$(3H) = \frac{[A \times C + (1 - A) \times E] + [B \times D + (1 - B) \times F]}{G}$$

(3I) = overall experience mod factor for all AORMA members.

(3M) = (3J), subject to a maximum change of +/-15% from (3K), and adjusted for any off-balance.



2017/18 Experience Modification Factor Calculation
Based on Claim Data as of 6/30/16
Cal Poly Corporation
San Luis Obispo

1. Member Data

Claim Period (1)	Payroll (2)	Actual Primary Losses (3)	Actual Excess Losses (4)	Actual Total Losses (3) + (4) (5)
2013/14	\$21,789,897	\$48,844	\$164,670	\$213,515
2014/15	21,600,000	78,769	199,655	278,425
2015/16	22,525,000	61,417	39,414	100,831
Total	\$65,914,897	\$189,031	\$403,740	\$592,771

2. Expected Losses

Claim Period (1)	Payroll						Expected Primary Losses (12)	Expected Excess Losses (14) - (12) (13)	Expected Total Losses (14)
	Class Code 8810 (6)	Class Code 8868 (7)	Class Code 8071 (8)	Class Code 9053 (9)	Class Code 9079 (10)	Class Code 9101 (11)			
2013/14	\$6,439,799	\$3,566,097	\$1,343,398	\$497,582	\$6,257,913	\$3,685,108	\$62,641	\$200,265	\$262,906
2014/15	6,400,000	3,800,000	1,600,000	300,000	5,500,000	4,000,000	60,750	195,090	255,840
2015/16	6,560,000	4,000,000	1,680,000	300,000	5,885,000	4,100,000	63,641	204,035	267,676
Total	\$19,399,799	\$11,366,097	\$4,623,398	\$1,097,582	\$17,642,913	\$11,785,108	\$187,033	\$599,389	\$786,422

(15) Expected Loss Rate	0.17	0.44	0.61	1.56	1.96	2.65
(16) D-Ratio	0.22	0.25	0.29	0.23	0.25	0.22

3. Experience Modification Factor

A	Credibility Primary	1.00
B	Credibility Excess	0.48
C	Actual Primary Losses	\$189,031 [Total (3)]
D	Actual Excess Losses	\$403,740 [Total (4)]
E	Expected Primary Losses	\$187,033 [Total (12)]
F	Expected Excess Losses	\$599,389 [Total (13)]
G	Expected Total Losses	\$786,422 [Total (14)]
H	Unbalanced, Uncapped Experience Modification Factor	0.88
I	Experience Modification Factor - AORMA	0.79
J	Balanced, Uncapped Experience Modification Factor	1.12 [H / I]
K	Prior Balanced, Capped Experience Modification Factor	1.02
L	Indicated Change	9.6% [J / K - 1]
M	Balanced, Capped Experience Modification Factor	1.11
N	Capped Change	8.6% [M / K - 1]

(2) and (6) through (11) were provided by Alliant.

(3) and (4) are based on the claim data provided by Alliant. (3) includes the first \$7,000 of each claim. (4) includes the amount above \$7,000, capped at \$175,000.

(12) = sumproduct of (6) through (11), (15) and (16), divided by 100.

(14) = sumproduct of (6) through (11), and (15), divided by 100.

(15) and (16) are from the WCIRB experience rating plan.

(3A) and (3B) are based on the WCIRB experience rating plan and [Total (14)].

$$(3H) = \frac{[A \times C + (1 - A) \times E] + [B \times D + (1 - B) \times F]}{G}$$

(3I) = overall experience mod factor for all AORMA members.

(3M) = (3J), subject to a maximum change of +/-15% from (3K), and adjusted for any off-balance.



2017/18 Experience Modification Factor Calculation
Based on Claim Data as of 6/30/16
University Auxiliary and Research Services Corporation
San Marcos

1. Member Data

Claim Period (1)	Payroll (2)	Actual Primary Losses (3)	Actual Excess Losses (4)	Actual Total Losses (3) + (4) (5)
2013/14	\$5,032,013	\$11,892	\$19,026	\$30,918
2014/15	4,903,711	1,024	0	1,024
2015/16	5,727,811	2,098	0	2,098
Total	\$15,663,535	\$15,014	\$19,026	\$34,040

2. Expected Losses

Claim Period (1)	Payroll						Expected Primary Losses (12)	Expected Excess Losses (14) - (12) (13)	Expected Total Losses (14)
	Class Code 8810 (6)	Class Code 8868 (7)	Class Code 8071 (8)	Class Code 9053 (9)	Class Code 9079 (10)	Class Code 9101 (11)			
2013/14	\$1,806,382	\$2,825,624	\$0	\$168,384	\$0	\$231,623	\$5,738	\$18,530	\$24,268
2014/15	1,986,933	2,628,393	0	130,004	0	158,381	5,024	16,144	21,168
2015/16	1,851,542	3,466,265	0	172,592	0	237,412	6,509	20,874	27,383
Total	\$5,644,857	\$8,920,282	\$0	\$470,980	\$0	\$627,416	\$17,271	\$55,548	\$72,819

(15) Expected Loss Rate	0.17	0.44	0.61	1.56	1.96	2.65
(16) D-Ratio	0.22	0.25	0.29	0.23	0.25	0.22

3. Experience Modification Factor

A	Credibility Primary	1.00
B	Credibility Excess	0.17
C	Actual Primary Losses	\$15,014 [Total (3)]
D	Actual Excess Losses	\$19,026 [Total (4)]
E	Expected Primary Losses	\$17,271 [Total (12)]
F	Expected Excess Losses	\$55,548 [Total (13)]
G	Expected Total Losses	\$72,819 [Total (14)]
H	Unbalanced, Uncapped Experience Modification Factor	0.88
I	Experience Modification Factor - AORMA	0.79
J	Balanced, Uncapped Experience Modification Factor	1.12 [H / I]
K	Prior Balanced, Capped Experience Modification Factor	1.03
L	Indicated Change	8.1% [J / K - 1]
M	Balanced, Capped Experience Modification Factor	1.11
N	Capped Change	7.1% [M / K - 1]

(2) and (6) through (11) were provided by Alliant.

(3) and (4) are based on the claim data provided by Alliant. (3) includes the first \$7,000 of each claim. (4) includes the amount above \$7,000, capped at \$175,000.

(12) = sumproduct of (6) through (11), (15) and (16), divided by 100.

(14) = sumproduct of (6) through (11), and (15), divided by 100.

(15) and (16) are from the WCIRB experience rating plan.

(3A) and (3B) are based on the WCIRB experience rating plan and [Total (14)].

$$(3H) = \frac{[A \times C + (1 - A) \times E] + [B \times D + (1 - B) \times F]}{G}$$

(3I) = overall experience mod factor for all AORMA members.

(3M) = (3J), subject to a maximum change of +/-15% from (3K), and adjusted for any off-balance.



2017/18 Experience Modification Factor Calculation
Based on Claim Data as of 6/30/16
Associated Students of Sonoma State University
Sonoma

1. Member Data

Claim Period (1)	Payroll (2)	Actual Primary Losses (3)	Actual Excess Losses (4)	Actual Total Losses (3) + (4) (5)
2013/14	\$448,691	\$0	\$0	\$0
2014/15	495,167	0	0	0
2015/16	526,246	0	0	0
Total	\$1,470,104	\$0	\$0	\$0

2. Expected Losses

Claim Period (1)	Payroll						Expected Primary Losses (12)	Expected Excess Losses (14) - (12) (13)	Expected Total Losses (14)
	Class Code 8810 (6)	Class Code 8868 (7)	Class Code 8071 (8)	Class Code 9053 (9)	Class Code 9079 (10)	Class Code 9101 (11)			
2013/14	\$227,163	\$201,411	\$0	\$1,015	\$10,613	\$8,489	\$412	\$1,310	\$1,721
2014/15	318,883	168,714	0	0	0	7,571	349	1,136	1,485
2015/16	270,813	238,820	0	1,000	15,613	0	444	1,389	1,833
Total	\$816,859	\$608,945	\$0	\$2,015	\$26,226	\$16,060	\$1,205	\$3,834	\$5,039

(15) Expected Loss Rate	0.17	0.44	0.61	1.56	1.96	2.65
(16) D-Ratio	0.22	0.25	0.29	0.23	0.25	0.22

3. Experience Modification Factor

A	Credibility Primary	1.00	
B	Credibility Excess	0.00	
C	Actual Primary Losses	\$0	[Total (3)]
D	Actual Excess Losses	\$0	[Total (4)]
E	Expected Primary Losses	\$1,205	[Total (12)]
F	Expected Excess Losses	\$3,834	[Total (13)]
G	Expected Total Losses	\$5,039	[Total (14)]
H	Unbalanced, Uncapped Experience Modification Factor	0.76	
I	Experience Modification Factor - AORMA	0.79	
J	Balanced, Uncapped Experience Modification Factor	0.96	[H / I]
K	Prior Balanced, Capped Experience Modification Factor	2.19	
L	Indicated Change	-56.0%	[J / K - 1]
M	Balanced, Capped Experience Modification Factor	1.86	
N	Capped Change	-15.0%	[M / K - 1]

(2) and (6) through (11) were provided by Alliant.

(3) and (4) are based on the claim data provided by Alliant. (3) includes the first \$7,000 of each claim. (4) includes the amount above \$7,000, capped at \$175,000.

(12) = sumproduct of (6) through (11), (15) and (16), divided by 100.

(14) = sumproduct of (6) through (11), and (15), divided by 100.

(15) and (16) are from the WCIRB experience rating plan.

(3A) and (3B) are based on the WCIRB experience rating plan and [Total (14)].

$$(3H) = \frac{[A \times C + (1 - A) \times E] + [B \times D + (1 - B) \times F]}{G}$$

(3I) = overall experience mod factor for all AORMA members.

(3M) = (3J), subject to a maximum change of +/-15% from (3K), and adjusted for any off-balance.



CSURMA - AO-COMP
WORKERS COMPENSATION

2017/18 Experience Modification Factor Calculation
Based on Claim Data as of 6/30/16

Sonoma State Enterprises
Sonoma

1. Member Data

Claim Period (1)	Payroll (2)	Actual Primary Losses (3)	Actual Excess Losses (4)	Actual Total Losses (3) + (4) (5)
2013/14				
2014/15				
2015/16				
Total				

2. Expected Losses

Claim Period (1)	Payroll						Expected Primary Losses (12)	Expected Excess Losses (14) - (12) (13)	Expected Total Losses (14)
	Class Code 8810 (6)	Class Code 8868 (7)	Class Code 8071 (8)	Class Code 9053 (9)	Class Code 9079 (10)	Class Code 9101 (11)			
2013/14									
2014/15									
2015/16									
Total									
(15) Expected Loss Rate	0.17	0.44	0.61	1.56	1.96	2.65			
(16) D-Ratio	0.22	0.25	0.29	0.23	0.25	0.22			

3. Experience Modification Factor

A	Credibility Primary	1.00	
B	Credibility Excess	0.00	
C	Actual Primary Losses		[Total (3)]
D	Actual Excess Losses		[Total (4)]
E	Expected Primary Losses		[Total (12)]
F	Expected Excess Losses		[Total (13)]
G	Expected Total Losses		[Total (14)]
H	Unbalanced, Uncapped Experience Modification Factor	N/A	
I	Experience Modification Factor - AORMA	0.79	
J	Balanced, Uncapped Experience Modification Factor	1.00	[H / I]
K	Prior Balanced, Capped Experience Modification Factor	1.00	
L	Indicated Change	0.0%	[J / K - 1]
M	Balanced, Capped Experience Modification Factor	0.99	
N	Capped Change	-0.9%	[M / K - 1]

(2) and (6) through (11) were provided by Alliant.

(3) and (4) are based on the claim data provided by Alliant. (3) includes the first \$7,000 of each claim. (4) includes the amount above \$7,000, capped at \$175,000.

(12) = sumproduct of (6) through (11), (15) and (16), divided by 100.

(14) = sumproduct of (6) through (11), and (15), divided by 100.

(15) and (16) are from the WCIRB experience rating plan.

(3A) and (3B) are based on the WCIRB experience rating plan and [Total (14)].

$$(3H) = \frac{[A \times C + (1 - A) \times E] + [B \times D + (1 - B) \times F]}{G}$$

(3I) = overall experience mod factor for all AORMA members.

(3M) = (3J), subject to a maximum change of +/-15% from (3K), and adjusted for any off-balance.



2017/18 Experience Modification Factor Calculation
Based on Claim Data as of 6/30/16
**Associated Students, Inc., California State University, Stanislaus
Stanislaus**

1. Member Data

Claim Period (1)	Payroll (2)	Actual Primary Losses (3)	Actual Excess Losses (4)	Actual Total Losses (3) + (4) (5)
2013/14	\$348,304	\$0	\$0	\$0
2014/15	408,832	0	0	0
2015/16	363,878	0	0	0
Total	\$1,121,014	\$0	\$0	\$0

2. Expected Losses

Claim Period (1)	Payroll						Expected Primary Losses (12)	Expected Excess Losses (14) - (12) (13)	Expected Total Losses (14)
	Class Code 8810 (6)	Class Code 8868 (7)	Class Code 8071 (8)	Class Code 9053 (9)	Class Code 9079 (10)	Class Code 9101 (11)			
2013/14	\$167,371	\$80,607	\$41,506	\$58,820	\$0	\$0	\$436	\$1,374	\$1,810
2014/15	189,534	84,485	42,863	91,950	0	0	570	1,820	2,390
2015/16	238,621	72,120	53,137	0	0	0	263	785	1,047
Total	\$595,526	\$237,212	\$137,506	\$150,770	\$0	\$0	\$1,268	\$3,979	\$5,247
(15) Expected Loss Rate	0.17	0.44	0.61	1.56	1.96	2.65			
(16) D-Ratio	0.22	0.25	0.29	0.23	0.25	0.22			

3. Experience Modification Factor

A	Credibility Primary	1.00	
B	Credibility Excess	0.00	
C	Actual Primary Losses	\$0	[Total (3)]
D	Actual Excess Losses	\$0	[Total (4)]
E	Expected Primary Losses	\$1,268	[Total (12)]
F	Expected Excess Losses	\$3,979	[Total (13)]
G	Expected Total Losses	\$5,247	[Total (14)]
H	Unbalanced, Uncapped Experience Modification Factor	0.76	
I	Experience Modification Factor - AORMA	0.79	
J	Balanced, Uncapped Experience Modification Factor	0.96	[H / I]
K	Prior Balanced, Capped Experience Modification Factor	0.89	
L	Indicated Change	8.0%	[J / K - 1]
M	Balanced, Capped Experience Modification Factor	0.95	
N	Capped Change	7.1%	[M / K - 1]

(2) and (6) through (11) were provided by Alliant.

(3) and (4) are based on the claim data provided by Alliant. (3) includes the first \$7,000 of each claim. (4) includes the amount above \$7,000, capped at \$175,000.

(12) = sumproduct of (6) through (11), (15) and (16), divided by 100.

(14) = sumproduct of (6) through (11), and (15), divided by 100.

(15) and (16) are from the WCIRB experience rating plan.

(3A) and (3B) are based on the WCIRB experience rating plan and [Total (14)].

$$(3H) = \frac{[A \times C + (1 - A) \times E] + [B \times D + (1 - B) \times F]}{G}$$

(3I) = overall experience mod factor for all AORMA members.

(3M) = (3J), subject to a maximum change of +/-15% from (3K), and adjusted for any off-balance.



2017/18 Experience Modification Factor Calculation
Based on Claim Data as of 6/30/16
**University Student Union of California State University, Stanislaus
Stanislaus**

1. Member Data

Claim Period (1)	Payroll (2)	Actual Primary Losses (3)	Actual Excess Losses (4)	Actual Total Losses (3) + (4) (5)
2013/14	\$398,561	\$273	\$0	\$273
2014/15	459,990	818	0	818
2015/16	523,365	335	0	335
Total	\$1,381,916	\$1,425	\$0	\$1,425

2. Expected Losses

Claim Period (1)	Payroll						Expected Primary Losses (12)	Expected Excess Losses (14) - (12) (13)	Expected Total Losses (14)
	Class Code 8810 (6)	Class Code 8868 (7)	Class Code 8071 (8)	Class Code 9053 (9)	Class Code 9079 (10)	Class Code 9101 (11)			
2013/14	\$168,979	\$151,343	\$72,030	\$0	\$0	\$6,209	\$393	\$1,164	\$1,557
2014/15	195,516	126,672	137,802	0	0	0	456	1,274	1,730
2015/16	191,188	127,161	153,371	0	0	51,645	784	2,405	3,189
Total	\$555,683	\$405,176	\$363,203	\$0	\$0	\$57,854	\$1,633	\$4,843	\$6,476
(15) Expected Loss Rate	0.17	0.44	0.61	1.56	1.96	2.65			
(16) D-Ratio	0.22	0.25	0.29	0.23	0.25	0.22			

3. Experience Modification Factor

A	Credibility Primary	1.00	
B	Credibility Excess	0.00	
C	Actual Primary Losses	\$1,425	[Total (3)]
D	Actual Excess Losses	\$0	[Total (4)]
E	Expected Primary Losses	\$1,633	[Total (12)]
F	Expected Excess Losses	\$4,843	[Total (13)]
G	Expected Total Losses	\$6,476	[Total (14)]
H	Unbalanced, Uncapped Experience Modification Factor	0.97	
I	Experience Modification Factor - AORMA	0.79	
J	Balanced, Uncapped Experience Modification Factor	1.22	[H / I]
K	Prior Balanced, Capped Experience Modification Factor	1.13	
L	Indicated Change	8.2%	[J / K - 1]
M	Balanced, Capped Experience Modification Factor	1.21	
N	Capped Change	7.2%	[M / K - 1]

(2) and (6) through (11) were provided by Alliant.

(3) and (4) are based on the claim data provided by Alliant. (3) includes the first \$7,000 of each claim. (4) includes the amount above \$7,000, capped at \$175,000.

(12) = sumproduct of (6) through (11), (15) and (16), divided by 100.

(14) = sumproduct of (6) through (11), and (15), divided by 100.

(15) and (16) are from the WCIRB experience rating plan.

(3A) and (3B) are based on the WCIRB experience rating plan and [Total (14)].

$$(3H) = \frac{[A \times C + (1 - A) \times E] + [B \times D + (1 - B) \times F]}{G}$$

(3I) = overall experience mod factor for all AORMA members.

(3M) = (3J), subject to a maximum change of +/-15% from (3K), and adjusted for any off-balance.



CSURMA AORMA

POLICY AND PROCEDURE NO. W - 1

**SUBJECT: WORKERS' COMPENSATION MEMBER
ALLOCATION FORMULA**

ADOPTED: MAY 15, 2008

EFFECTIVE: MAY 15, 2008

**AMENDED: DECEMBER 8, 2009
SEPTEMBER 10, 2015
MAY 5, 2016**

PURPOSE:

It shall be the policy of the CSURMA Auxiliary Organizations Risk Management Alliance (AORMA) to determine each MEMBER's allocation of the workers' compensation TOTAL PROGRAM FUNDING as outlined in the Workers' Compensation Member Allocation Formula noted below:

PROCEDURE:

Annually, in September, the AORMA COMMITTEE will approve the TOTAL PROGRAM FUNDING for the workers' compensation program for the upcoming fiscal year.

Annually, in December, the PROGRAMS COMMITTEE will approve or accept the following allocation criteria with the Workers' Compensation Member Allocation Formula:

1. AORMA BASIC RATES for each class code
2. EXPERIENCE MODIFICATION FACTOR (EMF) as determined by the actuary.

ALLOCATION FORMULA:

1. The MEMBER's EXPERIENCE MODIFICATION FACTOR is applied separately to each of the AORMA BASIC RATES. Result – Member's modified rates.
2. MEMBER's modified rates are applied separately to the MEMBER's estimated payroll, separated by class code, for the upcoming fiscal year. Result – Member's final modified deposit premium.

**** Example ****

1001	.50	*	.95	=	.48
1002	1.00	*	.95	=	.95
1004	1.50	*	.95	=	1.43
1005	3.00	*	.95	=	2.85
1006	4.00	*	.95	=	3.80
1007	5.00	*	.95	=	4.75
AORMA basic rates			Experience modification factor		Modified rates
1001	.48	*	\$1,000,000	=	\$4,800
1002	.95	*	\$800,000	=	\$7,600
1004	1.43	*	\$0	=	\$0
1005	2.85	*	\$0	=	\$0
1006	3.80	*	\$0	=	\$0
1007	4.75	*	\$0	=	\$0
					\$12,400
	Modified rates		Estimated payroll		Final modified deposit premium

ANNUAL PAYROLL AUDIT:

The MEMBER's final payroll separated by AORMA class code will be requested at the end of each program year. The MEMBER's final workers' compensation premium will be calculated by multiplying the MEMBER's actual payroll per class code by the MEMBER's modified rates. The MEMBER will receive either a refund or additional deposit billing based on how their audited contribution compares with their initial deposit. MEMBERS will allocate their payroll to each of the AORMA class codes as outlined in the (1) AORMA Workers' Compensation Explanation of Classification Codes and (2) AORMA Workers' Compensation Payroll Rules to Follow publications.

If the final audit or the renewal application is not received by the deadline, then the Program Administrator may increase that MEMBERS payrolls by the average payroll increase for all MEMBERS for the prior two years.

MEMBER APPEAL PROCESS:

If a MEMBER wishes to appeal any decision regarding the application of the Workers' Compensation Program Member Allocation Formula Policy and Procedure, the MEMBER must present an appeal in writing to the CSURMA Secretary-Auditor within 30 days of the disputed decision. The Secretary-Auditor shall place the MEMBER's appeal on the AORMA COMMITTEE's agenda at its next regularly scheduled meeting. The AORMA COMMITTEE will review the appeal and inform the MEMBER of the final decision within 5 business days of the final decision.



If a MEMBER wishes to appeal the AORMA COMMITTEE's decision, the MEMBER will notify the CSURMA Secretary-Auditor in writing within five (5) business days of receipt of the AORMA COMMITTEE's decision. The CSURMA EXECUTIVE COMMITTEE will then review the appeal at its next meeting or sooner. The CSURMA EXECUTIVE COMMITTEE's decision will be the final determination.



DEFINITIONS:

AORMA – Auxiliary Organizations Risk Management Alliance is a group of PROGRAMs that operate within the California State University Risk Management Authority representing the auxiliary organizations.

AORMA COMMITTEE – The governing body of AORMA.

AORMA BASIC RATES – The AORMA Basic Rates will be approved annually by the PROGRAMS COMMITTEE. The WCIRB class code rates shown below will be utilized when determining the AORMA BASIC RATES. A normalization factor will be added to the WCIRB class code rates in order to achieve the TOTAL PROGRAM FUNDING required as approved by the AORMA COMMITTEE.

Class Code Description	AORMA	WCIRB
Clerical	1001	8810
Off-site activities / professional / student activities	1002	8868
Retail	1004	8071
Sports / day care	1005	9053
Food service	1006	9079
Manual labor	1007	9101

CSURMA – The California State University Risk Management Authority, a California Joint Powers Authority, comprised of the California State University and its auxiliary organizations.

CSURMA EXECUTIVE COMMITTEE – The California State University Risk Management Authority Executive Committee.

EXPERIENCE MODIFICATION FACTOR (EMF) – The experience rating system is a merit rating system intended to provide MEMBERS a direct financial incentive to reduce work-related accidents. The experience rating system objectively distributes the cost of the workers’ compensation program more equitably among the MEMBERS. An EMF less than 100% reflects better than average experience. The actuary will determine each MEMBER’s EMF based on the current published WCIRB method. The EMF will be adjusted for the normalization factor and capped at a maximum change of +/- 15% from the prior (normalized) EMF.

MEMBER – The Member is a signatory to the CSURMA Joint Powers Authority as well as the AORMA Workers’ Compensation Program Participation Agreement.

MEMORANDUM OF COVERAGE – The AORMA Liability Program MEMORANDUM OF COVERAGE is a governing document which outlines the AORMA Liability Program’s definitions, coverages, exclusions and provisions. The AORMA Liability Program MEMORANDUM OF COVERAGE does not provide insurance, but instead provides for pooled-insurance. The



MEMORANDUM OF COVERAGE is a negotiated agreement among the MEMBERS of CSURMA AORMA.

PARTICIPATION AGREEMENT – A governing document of CSURMA AORMA which outlines the roles and responsibilities of AORMA and its MEMBERS.

PROGRAMS COMMITTEE - The Programs Committee oversees the management of all programs not otherwise assigned to another committee, including, but not limited to, the Liability, Workers' Compensation, Property, Crime, Unemployment Insurance, Participant Accident Insurance and Foreign Travel Liability Programs, as well as new program development. The Committee will assist in the review of annual actuarial reports and the development of rating plans for allocation of annual costs, policies and coverage documents. Training, service provider RFP development and selection will also be handled by this Committee. The Programs Committee will act as a liaison to the AOA Human Resources Committee.

TOTAL PROGRAM FUNDING - The Total Program Funding costs will include (1) the pooled layer funding requirement, as recommended by the actuary, (2) administrative costs and (3) excess insurance or reinsurance costs.

**WORKERS' COMPENSATION PROGRAM MEMBER ALLOCATION
 FOR FY 2017/2018**

ISSUE: At its September 8, 2016 meeting, the AORMA Committee approved the FY 17/18 Workers' Compensation Program funding of \$4,481,160. The Programs Committee must now (1) approve the FY 17/18 workers' compensation rates and (2) approve the allocation of the total program costs to the workers' compensation program members. Costs are allocated to the members based on their estimated payroll for FY 17/18 and their experience modification factor as determined by the CSURMA actuary.

RECOMMENDATION: Staff recommends that the Committee approve the FY 17/18 rates shown below, as well as the FY 17/18 Workers' Compensation Program Member Allocation as presented on the attached spreadsheet allowing Staff to revise the allocation with updated member information as appropriate.

AORMA Class Code	1001	1002	1004	1005	1006	1007
FY 17 18 Rates	.29	.69	1.04	2.54	3.28	4.02

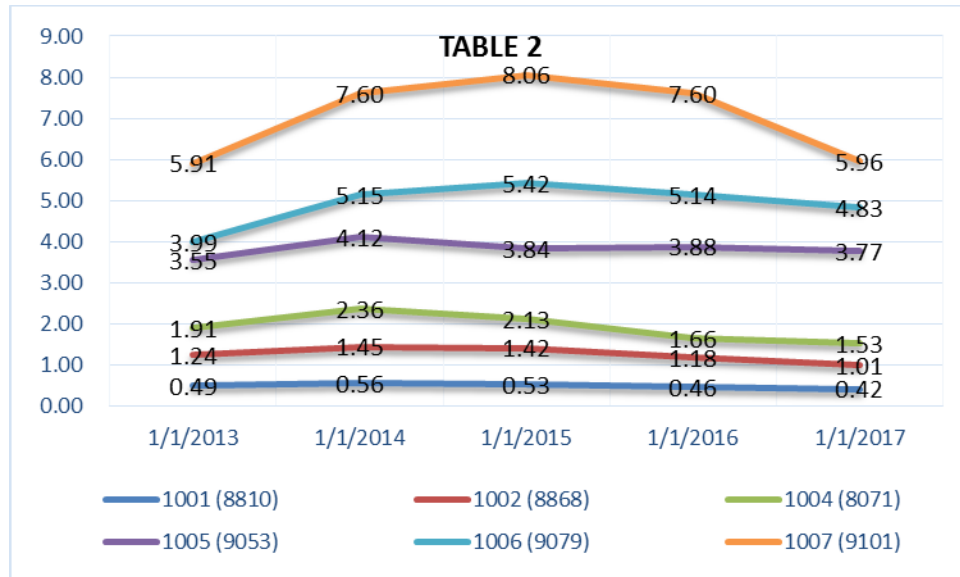
FISCAL IMPACT: As shown within the FY 17/18 Workers' Compensation Member Allocation, the total program costs of \$4,481,153 will be allocated to the members. This is a 2% decreased compared to the FY 16/17 program costs.

BACKGROUND: The AORMA workers' compensation program rates are established by starting with the corresponding WCIRB rate approved for use as the AORMA class code rate and then applying a normalization factor to develop the total amount of funding required. TABLE 1 below demonstrates how each WCIRB rate includes a normalization factor of .68 in order to establish the proposed AORMA FY 17 18 rates.

TABLE 1						
Normalization Calculation						
AORMA Class Codes	1001	1002	1004	1005	1006	1007
WCIRB Class Codes	8810	8868	8071	9053	9079	9101
WCIRB FY 17 18 Rates	0.42	1.01	1.53	3.77	4.83	5.96
Normalization Factor	68%	68%	68%	68%	68%	68%
AORMA FY 17 18 Rates (Proposed)	0.29	0.69	1.04	2.54	3.28	4.02

This means that because of the program’s excellent claims history (compared to the entire state of California) AORMA is able to discount each WCIRB rate by 32% or 33%.

In order to establish rate stability, effective July 1, 2015, the AORMA workers’ compensation program began using the WCIRB rates as a starting point when determining the AORMA rates. Prior to July 1, 2015, AORMA’s own claims history was used to establish rates; however, this method proved to be too volatile as AORMA members did not have enough claims to establish reliable rates. TABLE 2 shows how the WCIRB rates have been trending over the past five years.



This year, all of the WCIRB rates, for the corresponding AORMA rate, were reduced by 32% to 33%. As shown in TABLE 3, all of AORMA’s rates received a discount of between 1% and 18% (compared to the FY 16 17 AORMA rates) while at the same time achieving the required funding for the program.

AORMA Class Codes	1001	1002	1004	1005	1006	1007
AORMA FY 16 17 Rates (Approved)	0.30	0.76	1.07	2.50	3.32	4.90
AORMA FY 17 18 Rates (Proposed)	0.29	0.69	1.04	2.54	3.28	4.02
Difference	-3%	-9%	-3%	2%	-1%	-18%

TABLE 4 below shows a comparison of the program’s historical rates. By using the WCIRB rates as a starting point, AORMA will provide rate stability going forward.

TABLE 4						
Coverage Term	AORMA Workers' Compensation Class Code					
	1001	1002	1004	1005	1006	1007
FY 11 12	0.34	0.73	1.67	2.10	2.37	3.34
FY 12 13	0.56	1.00	2.09	2.22	3.79	2.70
Diff	63%	36%	25%	6%	60%	-19%
FY 12 13	0.56	1.00	2.09	2.22	3.79	2.70
FY 13 14	0.58	1.01	1.93	2.09	3.64	2.74
Diff	3%	1%	-8%	-6%	-4%	2%
FY 13 14	0.58	1.01	1.93	2.09	3.64	2.74
FY 14 15	0.56	1.43	2.36	3.27	5.15	3.89
Diff	-3%	42%	22%	57%	42%	42%
FY 15 16	0.36	0.94	1.38	2.53	3.47	5.00
FY 16 17	0.30	0.76	1.07	2.50	3.32	4.90
Diff	-17%	-19%	-22%	-1%	-4%	-2%
FY 16 17	0.30	0.76	1.07	2.50	3.32	4.90
FY 17 18	0.29	0.69	1.04	2.54	3.28	4.02
Diff	-3%	-9%	-3%	2%	-1%	-18%

PUBLICATION: The final approved premiums / rates will be sent out to the program members at the end of January, 2017.

ATTACHMENT(S):

- a. FY 17 18 Workers' Compensation Program Member Allocation – Comparison
- b. FY 17 18 – Total Funding Approved
- c. Policy and Procedure W-1 – Workers' Compensation Program Member Allocation Formula

**CSURMA AORMA Workers' Compensation Insurance Program
FY 17 18 Rating Allocation - Comparison**

Member Information		Ex Mods			Payroll		
Campus	Auxiliary Organization	FY 16 17	FY 17 18	% Diff	FY 16 17	FY 17 18	% Diff
Bakersfield	California State University, Bakersfield Auxiliary for Sponsored Programs and Administration	0.94	0.97	3%	1,722,000	1,832,300	6%
Bakersfield	California State University, Bakersfield Foundation	1.19	1.01	-15%	719,000	20,000	-97%
Channel Islands	CI University Auxiliary Services, Inc.	1.06	1.12	6%	3,011,838	3,102,477	3%
Chico	Associated Students of California State University, Chico	0.93	0.83	-11%	6,979,182	8,192,918	17%
Chico	The CSU, Chico Research Foundation	0.90	0.86	-4%	13,008,256	13,838,542	6%
Dominguez Hills	Associated Students, California State University, Dominguez Hills	0.94	1.08	15%	581,190	596,680	3%
Dominguez Hills	California State University, Dominguez Hills Foundation	0.81	0.94	16%	5,818,700	6,109,635	5%
Dominguez Hills	The Donald P. and Katherine B. Loker University Student Union, Inc.	0.91	1.04	14%	1,000,498	1,243,475	24%
East Bay	Associated Students, California State University, East Bay	1.03	1.13	10%	481,483	498,692	4%
Fresno	California State University, Fresno Association, Inc.	0.69	0.73	6%	6,842,000	7,071,000	3%
Fresno	The California State University, Fresno Athletic Corporation	0.65	0.75	15%	5,322,000	5,481,660	3%
Fullerton	Associated Students, California State University, Fullerton, Inc.	0.98	0.84	-14%	5,781,776	5,955,229	3%
Fullerton	CSU Fullerton Auxiliary Services Corporation	0.86	0.99	15%	16,456,516	16,950,487	3%
Humboldt	Humboldt State University Center	1.13	1.18	4%	3,650,000	3,960,000	8%
Humboldt	Humboldt State University Sponsored Programs Foundation	1.29	1.10	-15%	6,715,600	9,138,973	36%
Humboldt	Associated Students, Humboldt State University	0.88	0.96	9%	208,250	127,000	-39%
Long Beach	Associated Students, California State University, Long Beach	0.97	1.03	6%	6,045,165	6,347,423	5%
Long Beach	California State University Long Beach Research Foundation	1.15	0.98	-15%	15,354,732	17,067,411	11%
Long Beach	Forty-Niner Shops, Inc., CSU Long Beach	1.22	1.04	-15%	8,780,000	10,000,000	14%
Los Angeles	Cal State L.A. University Auxiliary Services, Inc.	0.93	0.89	-4%	9,000,000	9,200,000	2%
Los Angeles	University-Student Union Board, California State University, Los Angeles	0.86	0.80	-7%	2,840,000	2,925,200	3%
Monterey Bay	The University Corporation at Monterey Bay	0.90	0.89	-1%	8,361,797	9,896,799	18%
Northridge	Associated Students, California State University, Northridge, Inc.	1.04	1.01	-3%	3,580,000	4,100,000	15%
Northridge	The University Corporation, CSU Northridge	1.14	1.28	12%	18,700,000	19,635,000	5%
Northridge	University Student Union of California State University, Northridge	0.83	0.91	10%	7,001,500	7,795,950	11%
Pomona	Associated Students Inc., California State Polytechnic University, Pomona	0.90	0.97	8%	6,096,227	6,827,880	12%
Pomona	The Cal Poly Pomona Foundation, Inc.	1.19	1.20	1%	16,969,942	18,226,704	7%
Sacramento	Associated Students of California State University, Sacramento	1.03	1.11	8%	3,990,857	4,329,894	8%
Sacramento	University Enterprises, Inc., CSU Sacramento	1.02	0.86	-16%	27,305,130	28,670,387	5%
Sacramento	Capital Public Radio	0.91	1.04	14%	3,586,202	4,610,000	29%
San Bernardino	Associated Students Inc., California State University, San Bernardino	0.89	0.96	8%	383,260	448,231	17%
San Bernardino	University Enterprises Corporation at CSUSB	1.25	1.44	15%	9,327,418	10,063,736	8%
San Bernardino	Santos Manuel Student Union of California State University, San Bernardino	1.45	1.23	-15%	2,146,586	2,169,673	1%
San Diego	Associated Students, San Diego State University	1.09	1.07	-2%	9,135,234	10,634,765	16%
San Francisco	Associated Students, Inc., San Francisco State University	1.07	0.91	-15%	4,011,172	4,026,988	0%
San Francisco	The University Corporation, San Francisco State	0.88	0.86	-2%	2,000,000	2,000,000	0%
San Jose	Associated Student, San Jose State University	1.03	0.92	-11%	3,054,810	3,358,000	10%
San Jose	San Jose State University Research Foundation	0.78	0.81	4%	26,830,741	28,172,278	5%

**CSURMA AORMA Workers' Compensation Insurance Program
FY 17 18 Rating Allocation - Comparison**

Member Information		Ex Mods			Payroll		
Campus	Auxiliary Organization	FY 16 17	FY 17 18	% Diff	FY 16 17	FY 17 18	% Diff
San Jose	Spartan Shops, Inc., San Jose State University	1.02	0.95	-7%	7,279,041	7,981,023	10%
San Jose	The Student Union of San Jose State University	0.80	0.90	13%	2,563,054	4,053,166	58%
San Jose	The Tower Foundation, San Jose State University	0.78	0.86	10%	2,299,640	2,902,334	26%
San Luis Obispo	Associated Students, Inc., California Polytechnic State University at San Luis Obispo	1.40	1.19	-15%	5,757,700	5,930,431	3%
San Luis Obispo	Cal Poly Corporation	1.02	1.11	9%	24,230,000	24,965,000	3%
San Marcos	University Auxiliary and Research Services Corporation	1.03	1.11	8%	6,008,174	6,833,000	14%
Sonoma	Associated Students of Sonoma State University	2.19	1.86	-15%	632,373	684,863	8%
Sonoma	Sonoma State Enterprises	1.00	0.99	-1%	1,300,000	530,000	-59%
Stanislaus	Associated Students, Inc., California State University, Stanislaus	0.89	0.95	7%	396,885	393,693	-1%
Stanislaus	University Student Union of California State University, Stanislaus	1.13	1.21	7%	506,359	463,258	-9%
Totals	48				322,050,288	347,529,855	

**CSURMA AORMA Workers' Compensation Insurance Program
FY 17 18 Rating Allocation - Comparison**

Member Information		Premium			
Campus	Auxiliary Organization	FY 16 17	FY 17 18	\$ Diff	% Diff
Bakersfield	California State University, Bakersfield Auxiliary for Sponsored Programs and Administration	14,491	13,685	(806)	-6%
Bakersfield	California State University, Bakersfield Foundation	5,531	99	(5,432)	-98%
Channel Islands	CI University Auxiliary Services, Inc.	69,883	63,386	(6,497)	-9%
Chico	Associated Students of California State University, Chico	153,712	156,506	2,794	2%
Chico	The CSU, Chico Research Foundation	132,904	108,124	(24,780)	-19%
Dominguez Hills	Associated Students, California State University, Dominguez Hills	6,382	7,466	1,084	17%
Dominguez Hills	California State University, Dominguez Hills Foundation	40,207	46,696	6,489	16%
Dominguez Hills	The Donald P. and Katherine B. Loker University Student Union, Inc.	16,967	22,984	6,017	35%
East Bay	Associated Students, California State University, East Bay	2,239	2,038	(201)	-9%
Fresno	California State University, Fresno Association, Inc.	85,478	89,405	3,927	5%
Fresno	The California State University, Fresno Athletic Corporation	71,748	84,408	12,660	18%
Fullerton	Associated Students, California State University, Fullerton, Inc.	103,553	84,691	(18,862)	-18%
Fullerton	CSU Fullerton Auxiliary Services Corporation	120,246	134,563	14,317	12%
Humboldt	Humboldt State University Center	95,822	110,414	14,592	15%
Humboldt	Humboldt State University Sponsored Programs Foundation	98,103	99,588	1,485	2%
Humboldt	Associated Students, Humboldt State University	2,165	1,550	(615)	-28%
Long Beach	Associated Students, California State University, Long Beach	121,249	119,946	(1,303)	-1%
Long Beach	California State University Long Beach Research Foundation	98,136	85,061	(13,075)	-13%
Long Beach	Forty-Niner Shops, Inc., CSU Long Beach	215,242	206,080	(9,162)	-4%
Los Angeles	Cal State L.A. University Auxiliary Services, Inc.	129,535	117,870	(11,665)	-9%
Los Angeles	University-Student Union Board, California State University, Los Angeles	45,410	37,669	(7,741)	-17%
Monterey Bay	The University Corporation at Monterey Bay	78,724	79,208	484	1%
Northridge	Associated Students, California State University, Northridge, Inc.	60,670	66,459	5,789	10%
Northridge	The University Corporation, CSU Northridge	251,207	278,699	27,492	11%
Northridge	University Student Union of California State University, Northridge	102,439	107,032	4,593	4%
Pomona	Associated Students Inc., California State Polytechnic University, Pomona	114,886	128,838	13,952	12%
Pomona	The Cal Poly Pomona Foundation, Inc.	347,848	314,265	(33,583)	-10%
Sacramento	Associated Students of California State University, Sacramento	68,149	80,294	12,145	18%
Sacramento	University Enterprises, Inc., CSU Sacramento	274,021	225,991	(48,030)	-18%
Sacramento	Capital Public Radio	9,683	13,830	4,147	43%
San Bernardino	Associated Students Inc., California State University, San Bernardino	1,389	1,594	205	15%
San Bernardino	University Enterprises Corporation at CSUSB	78,288	91,925	13,637	17%
San Bernardino	Santos Manuel Student Union of California State University, San Bernardino	43,274	33,176	(10,098)	-23%
San Diego	Associated Students, San Diego State University	200,575	209,161	8,586	4%
San Francisco	Associated Students, Inc., San Francisco State University	56,848	41,921	(14,927)	-26%
San Francisco	The University Corporation, San Francisco State	20,095	18,700	(1,395)	-7%
San Jose	Associated Student, San Jose State University	40,229	36,809	(3,420)	-9%
San Jose	San Jose State University Research Foundation	162,506	157,922	(4,584)	-3%

**CSURMA AORMA Workers' Compensation Insurance Program
FY 17 18 Rating Allocation - Comparison**

Member Information		Premium			
Campus	Auxiliary Organization	FY 16 17	FY 17 18	\$ Diff	% Diff
San Jose	Spartan Shops, Inc., San Jose State University	199,410	202,927	3,517	2%
San Jose	The Student Union of San Jose State University	41,981	76,386	34,405	82%
San Jose	The Tower Foundation, San Jose State University	7,183	10,420	3,237	45%
San Luis Obispo	Associated Students, Inc., California Polytechnic State University at San Luis Obispo	148,944	117,367	(31,577)	-21%
San Luis Obispo	Cal Poly Corporation	518,887	530,953	12,066	2%
San Marcos	University Auxiliary and Research Services Corporation	48,353	48,687	334	1%
Sonoma	Associated Students of Sonoma State University	9,159	6,537	(2,622)	-29%
Sonoma	Sonoma State Enterprises	28,060	2,425	(25,635)	0%
Stanislaus	Associated Students, Inc., California State University, Stanislaus	2,018	2,066	48	2%
Stanislaus	University Student Union of California State University, Stanislaus	6,054	5,332	(722)	-12%
Totals	48	4,549,883	4,481,153	(68,730)	-2%

*
*
*

Approved on September 8, 2016.

70% Confidence Level (Discounted)

CSURMA AORMA FY 2017/2018 Workers' Compensation Program Total Estimated Funding						
Expense Item	Actual Program Costs FY 12/13 \$500,000 SIR	Actual Program Costs FY 13/14 \$500,000 SIR	Actual Program Costs FY 14/15 \$500,000 SIR	Actual Program Costs FY 15/16 \$500,000 SIR	Program Costs FY 16/17 \$500,000 SIR	Proposed FY 17/18 \$500,000 SIR
Pooled Layer Funding	\$2,928,900	\$3,149,900	\$3,108,750	\$3,208,750	\$3,236,000	\$3,162,000
Claims Administration	\$207,089	\$207,089	\$211,231	\$215,456	\$219,765	\$224,160
JPA Program Administration	\$538,104	\$539,787	\$529,743	\$552,131	\$606,521	\$607,000
Excess Insurance	\$477,508	\$467,704	\$483,420	\$485,365	\$487,597	\$488,000
Total Expenses:	\$4,151,601	\$4,364,480	\$4,333,144	\$4,461,702	\$4,549,883	\$4,481,160
Difference from prior year:	12.40%	5.13%	-0.72%	2.97%	5.00%	-1.51%
Actuarial Recommended Estimated Pooled Layer - Rate	\$0.95	\$1.03	\$1.04	\$1.08	\$1.08	\$0.96

Actuarial Recommended Estimated Pooled Layer Funding (per the actuarial report dated August 5, 2016)
 Claims Administration (increase per current contract with Sedgwick CMS)
 JPA Program Administration Fee (no increase or decrease is contemplated)
 Excess Insurance (no increase or decrease is contemplated)

CSURMA AORMA

POLICY AND PROCEDURE NO. W - 1

SUBJECT: WORKERS' COMPENSATION MEMBER ALLOCATION FORMULA

ADOPTED: MAY 15, 2008

EFFECTIVE: MAY 15, 2008

**AMENDED: DECEMBER 8, 2009
SEPTEMBER 10, 2015
MAY 5, 2016**

PURPOSE:

It shall be the policy of the CSURMA Auxiliary Organizations Risk Management Alliance (AORMA) to determine each MEMBER's allocation of the workers' compensation TOTAL PROGRAM FUNDING as outlined in the Workers' Compensation Member Allocation Formula noted below:

PROCEDURE:

Annually, in September, the AORMA COMMITTEE will approve the TOTAL PROGRAM FUNDING for the workers' compensation program for the upcoming fiscal year.

Annually, in December, the PROGRAMS COMMITTEE will approve or accept the following allocation criteria with the Workers' Compensation Member Allocation Formula:

1. AORMA BASIC RATES for each class code
2. EXPERIENCE MODIFICATION FACTOR (EMF) as determined by the actuary.

ALLOCATION FORMULA:

1. The MEMBER's EXPERIENCE MODIFICATION FACTOR is applied separately to each of the AORMA BASIC RATES. Result – Member's modified rates.
2. MEMBER's modified rates are applied separately to the MEMBER's estimated payroll, separated by class code, for the upcoming fiscal year. Result – Member's final modified deposit premium.

**** Example ****

1001	.50	*	.95	=	.48
1002	1.00	*	.95	=	.95
1004	1.50	*	.95	=	1.43
1005	3.00	*	.95	=	2.85
1006	4.00	*	.95	=	3.80
1007	5.00	*	.95	=	4.75
AORMA basic rates			Experience modification factor		Modified rates
1001	.48	*	\$1,000,000	=	\$4,800
1002	.95	*	\$800,000	=	\$7,600
1004	1.43	*	\$0	=	\$0
1005	2.85	*	\$0	=	\$0
1006	3.80	*	\$0	=	\$0
1007	4.75	*	\$0	=	\$0
					\$12,400
	Modified rates		Estimated payroll		Final modified deposit premium

ANNUAL PAYROLL AUDIT:

The MEMBER's final payroll separated by AORMA class code will be requested at the end of each program year. The MEMBER's final workers' compensation premium will be calculated by multiplying the MEMBER's actual payroll per class code by the MEMBER's modified rates. The MEMBER will receive either a refund or additional deposit billing based on how their audited contribution compares with their initial deposit. MEMBERS will allocate their payroll to each of the AORMA class codes as outlined in the (1) AORMA Workers' Compensation Explanation of Classification Codes and (2) AORMA Workers' Compensation Payroll Rules to Follow publications.

If the final audit or the renewal application is not received by the deadline, then the Program Administrator may increase that MEMBERS payrolls by the average payroll increase for all MEMBERS for the prior two years.

MEMBER APPEAL PROCESS:

If a MEMBER wishes to appeal any decision regarding the application of the Workers' Compensation Program Member Allocation Formula Policy and Procedure, the MEMBER must present an appeal in writing to the CSURMA Secretary-Auditor within 30 days of the disputed decision. The Secretary-Auditor shall place the MEMBER's appeal on the AORMA COMMITTEE's agenda at its next regularly scheduled meeting. The AORMA COMMITTEE will review the appeal and inform the MEMBER of the final decision within 5 business days of the final decision.



If a MEMBER wishes to appeal the AORMA COMMITTEE's decision, the MEMBER will notify the CSURMA Secretary-Auditor in writing within five (5) business days of receipt of the AORMA COMMITTEE's decision. The CSURMA EXECUTIVE COMMITTEE will then review the appeal at its next meeting or sooner. The CSURMA EXECUTIVE COMMITTEE's decision will be the final determination.



DEFINITIONS:

AORMA – Auxiliary Organizations Risk Management Alliance is a group of PROGRAMs that operate within the California State University Risk Management Authority representing the auxiliary organizations.

AORMA COMMITTEE – The governing body of AORMA.

AORMA BASIC RATES – The AORMA Basic Rates will be approved annually by the PROGRAMS COMMITTEE. The WCIRB class code rates shown below will be utilized when determining the AORMA BASIC RATES. A normalization factor will be added to the WCIRB class code rates in order to achieve the TOTAL PROGRAM FUNDING required as approved by the AORMA COMMITTEE.

Class Code Description	AORMA	WCIRB
Clerical	1001	8810
Off-site activities / professional / student activities	1002	8868
Retail	1004	8071
Sports / day care	1005	9053
Food service	1006	9079
Manual labor	1007	9101

CSURMA – The California State University Risk Management Authority, a California Joint Powers Authority, comprised of the California State University and its auxiliary organizations.

CSURMA EXECUTIVE COMMITTEE – The California State University Risk Management Authority Executive Committee.

EXPERIENCE MODIFICATION FACTOR (EMF) – The experience rating system is a merit rating system intended to provide MEMBERS a direct financial incentive to reduce work-related accidents. The experience rating system objectively distributes the cost of the workers’ compensation program more equitably among the MEMBERS. An EMF less than 100% reflects better than average experience. The actuary will determine each MEMBER’s EMF based on the current published WCIRB method. The EMF will be adjusted for the normalization factor and capped at a maximum change of +/- 15% from the prior (normalized) EMF.

MEMBER – The Member is a signatory to the CSURMA Joint Powers Authority as well as the AORMA Workers’ Compensation Program Participation Agreement.

MEMORANDUM OF COVERAGE – The AORMA Liability Program MEMORANDUM OF COVERAGE is a governing document which outlines the AORMA Liability Program’s definitions, coverages, exclusions and provisions. The AORMA Liability Program MEMORANDUM OF COVERAGE does not provide insurance, but instead provides for pooled-insurance. The



MEMORANDUM OF COVERAGE is a negotiated agreement among the MEMBERS of CSURMA AORMA.

PARTICIPATION AGREEMENT – A governing document of CSURMA AORMA which outlines the roles and responsibilities of AORMA and its MEMBERS.

PROGRAMS COMMITTEE - The Programs Committee oversees the management of all programs not otherwise assigned to another committee, including, but not limited to, the Liability, Workers' Compensation, Property, Crime, Unemployment Insurance, Participant Accident Insurance and Foreign Travel Liability Programs, as well as new program development. The Committee will assist in the review of annual actuarial reports and the development of rating plans for allocation of annual costs, policies and coverage documents. Training, service provider RFP development and selection will also be handled by this Committee. The Programs Committee will act as a liaison to the AOA Human Resources Committee.

TOTAL PROGRAM FUNDING - The Total Program Funding costs will include (1) the pooled layer funding requirement, as recommended by the actuary, (2) administrative costs and (3) excess insurance or reinsurance costs.

LIABILITY PROGRAM SUPPLEMENTAL ACTUARIAL REPORTS

ISSUE: CSURMA’s retains the services of an independent actuary to evaluate the (1) Estimated Outstanding Losses at June 30, 2016, and (2) Projected Ultimate Losses for FY 17/18. These reports were approved by the AORMA Committee on September 8, 2016. The actuary also provides the following supplemental reports:

1. Experience Modification Factor (EMF)
2. Employment Practices Liability (EPL) Deductible Credits
3. Program Rates for EPL, Auto Liability, Premises Liability and All Other

The Committee will be asked to accept the supplemental reports to be used in the FY 17/18 Liability Program Member Allocation.

RECOMMENDATION: Staff recommends that the Committee accept the Liability Program 17/18 Rates and Experience Modification Factors report dated October 28, 2016 and Employment Practices Liability Indicated Deductible Credits report dated October 28, 2016.

FISCAL IMPACT: The EMF’s, EPL deductibles credits and the four exposure rates are used in the Liability Program Member Allocation and will have a direct effect on the FY 17/18 liability premium.

BACKGROUND: As shown below in TABLE 1, the actuary calculates the EPL deductible credits using the program’s prior EPL loss experience.

TABLE 1			
Employment Practices Liability - Deductible Credits			
Deductibles	FY 15/16	FY 16/17	FY 17/18
25,000	22%	20%	20%
50,000	35%	33%	32%
75,000	48%	45%	43%
100,000	58%	55%	53%

TABLE 2, is a comparison of the actuary’s recommended rates for the four exposure categories.

Table 2			
Actuary's Recommended Projected Limited Loss Rates (Full Value, Gross of Deductibles)			
Exposure	FY 15/16	FY 16/17	FY 17/18
Auto Liability	150	159	150
Premises Liability	37	42	40
Other Liability	132	140	176
EPL	2,566	2,325	2,149

TABLE 3 attached, compares the member's EMF's for FY 16/17 and FY 17/18. The EMF formula is designed to be loss sensitive as well providing stability. To calculate the EMF's, the actuary uses five years of exposure data and loss data. To stabilize the EMF's, all losses are capped at \$100,000. The actuary first calculates each member's portion of the total losses compared to its portion of the total risk exposures. The actuary then adds a credibility weight based on each member's size. This assumes that the historical loss information of larger members is more predictive of future claim experience compared to that of small members. The two largest members were assigned a weight of 75%, and the remaining members were given proportionally lower weights. To provide greater stability, the minimum and maximum experience modification factors are limited to between .75 and 2.00.

PUBLICATION: The factors within the supplemental reports will be included in the Liability Program Member Allocation, but will not be distributed to each member separately.

ATTACHMENT(S):

- a. TABLE 3 – EMF Comparison
- b. Liability Program 17/18 Rates and Experience Modification Factors report dated October 28, 2016.
- c. Employment Practices Liability Indicated Deductible Credits report dated October 28, 2016.

Liability Program Supplemental Actuarial Report - Agenda Item C4

TABLE 3

Actuary's Experience Modification Factors					
Campus	Auxiliary Organization	FY 15/16	FY 16/17	FY 17/18	% Diff
Bakersfield	Associated Students, California State University, Bakersfield, Inc.	0.973	0.988	0.985	0%
Bakersfield	California State University, Bakersfield Auxiliary for Sponsored Programs and Administration	0.881	0.858	0.874	2%
Bakersfield	California State University, Bakersfield Foundation	0.892	0.908	0.905	0%
Bakersfield	California State University, Bakersfield Student Union, Inc.	0.898	0.897	0.890	-1%
Chancellor's Office	California State University Foundation	0.993	0.987	0.979	-1%
Chancellor's Office	California State University Institute	0.990	0.990	0.988	0%
Channel Islands	Associated Students of California State University, Channel Islands, Inc.	0.986	0.967	0.965	0%
Channel Islands	California State University Channel Islands Foundation	0.988	0.990	0.988	0%
Channel Islands	CI Auxiliary Services Corporation, Inc. (University Glen Corp)	1.935	1.857	0.811	-56%
Chico	Associated Students of California State University, Chico	0.750	0.750	0.750	0%
Chico	Auxiliary Organization Associations	0.998	0.998	0.997	0%
Chico	The CSU, Chico Research Foundation	2.000	2.000	2.000	0%
Chico	The University Foundation, California State University, Chico	0.962	0.956	0.920	-4%
Dominguez Hills	Associated Students, California State University, Dominguez Hills	0.961	0.953	0.951	0%
Dominguez Hills	California State University, Dominguez Hills Foundation	0.784	0.945	0.875	-7%
Dominguez Hills	Donald P. and Katherine B. Loker University Student Union, Incorporated	0.952	0.941	0.903	-4%
Dominguez Hills	California State University, Dominguez Hills Philanthropic Foundation	1.000	1.000	0.998	0%
East Bay	Associated Students, California State University, East Bay	0.856	0.930	0.930	0%
East Bay	Cal State East Bay Educational Foundation	1.000	0.992	0.990	0%
East Bay	California State University, East Bay Foundation, Inc.	0.881	0.838	0.859	3%
Fresno	Associated Students, Inc. of California State University, Fresno	0.986	0.940	0.935	-1%
Fresno	Fresno State Programs for Children, Inc.	0.940	0.913	0.912	0%
Fresno	The Agricultural Foundation of California State University, Fresno	0.954	0.953	0.958	1%
Fresno	The California State University, Fresno Athletic Corporation	0.816	0.861	0.766	-11%
				-	
Fresno	California State University, Fresno Association, Inc.	0.767	0.750	0.750	0%
Fresno	California State University, Fresno Association, Inc. (Courtyard)	0.767	0.750	0.750	0%
Fresno	California State University, Fresno Association, Inc. (SMC)	0.767	0.750	0.750	0%
				-	

TABLE 3

Actuary's Experience Modification Factors					
Campus	Auxiliary Organization	FY 15/16	FY 16/17	FY 17/18	% Diff
Fresno	California State University, Fresno Foundation	1.676	1.053	1.145	9%
Fullerton	Associated Students, California State University, Fullerton, Inc.	0.750	0.750	0.750	0%
Fullerton	Cal State Fullerton Philanthropic Foundation	0.973	0.972	0.970	0%
Fullerton	CSU Fullerton Auxiliary Services Corporation	0.750	1.124	1.247	11%
Humboldt	Associated Students, Humboldt State University	0.973	0.974	0.972	0%
Humboldt	Humboldt State University Advancement Foundation	0.906	0.997	0.996	0%
Humboldt	Humboldt State University Center Board of Directors	0.750	0.837	0.781	-7%
Humboldt	Humboldt State University Sponsored Programs Foundation	0.928	0.930	0.750	-19%
Long Beach	Associated Students, California State University, Long Beach	1.368	1.537	1.475	-4%
Long Beach	California State University, Long Beach Research Foundation	1.590	1.499	1.084	-28%
Long Beach	CSULB 49er Foundation	0.993	1.019	0.987	-3%
Long Beach	Forty-Niner Shops, Inc., CSU Long Beach	0.750	0.838	0.793	-5%
Los Angeles	Associated Students, California State University, Los Angeles, Inc.	1.101	1.006	1.007	0%
Los Angeles	Cal State L.A. University Auxiliary Services, Inc.	0.750	0.750	0.750	0%
Los Angeles	California State University, Los Angeles Foundation	0.995	0.991	0.990	0%
Los Angeles	University-Student Union Board, California State University, Los Angeles	0.773	0.750	0.750	0%
Maritime	California Maritime Academy Foundation, Inc.	0.998	0.995	0.998	0%
Maritime	The Associated Students of the California Maritime Academy	1.000	0.998	0.995	0%
Monterey	Foundation of California State University, Monterey Bay	1.000	0.999	0.999	0%
Monterey	The University Corporation at Monterey Bay	0.750	0.750	1.041	39%
Northridge	Associated Students, California State University, Northridge, Inc.	1.223	1.197	0.887	-26%
Northridge	California State University, Northridge Foundation	0.980	0.972	0.963	-1%
Northridge	North Campus University Park Development Corporation	0.996	0.999	0.999	0%
Northridge	The University Corporation, CSU Northridge	0.934	0.750	0.750	0%
Northridge	University Student Union of California State University, Northridge	2.000	2.000	2.000	0%
Pomona	Associated Students Inc., California State Polytechnic University, Pomona	0.867	0.863	1.333	54%
Pomona	The Cal Poly Pomona Foundation, Inc.	1.443	1.752	1.961	12%
Sacramento	Associated Students of California State University, Sacramento	0.868	0.923	1.053	14%
Sacramento	Capital Public Radio, Inc., CSU Sacramento	0.944	0.937	0.943	1%
Sacramento	The University Foundation at Sacramento State	0.995	0.990	0.989	0%
Sacramento	University Enterprises, Inc., CSU Sacramento	0.750	0.786	0.831	6%
Sacramento	University Union Operation of CSUS, Inc.	0.872	0.790	0.806	2%
San Bernardino	Associated Students Inc., California State University, San Bernardino	0.970	0.973	0.970	0%

TABLE 3

Actuary's Experience Modification Factors					
Campus	Auxiliary Organization	FY 15/16	FY 16/17	FY 17/18	% Diff
San Bernardino	CSUSB Philanthropic Foundation	0.863	0.990	0.983	-1%
San Bernardino	Santos Manuel Student Union of California State University, San Bernardino	0.814	1.819	1.538	-15%
San Bernardino	University Enterprises Corporation at CSUSB	0.750	0.750	0.750	0%
San Diego	Associated Students, San Diego State University	1.292	1.029	1.516	47%
San Diego	Aztec Shops, Ltd., San Diego State University	0.750	0.750	0.750	0%
San Diego	San Diego State University Research Foundation	1.234	1.025	1.083	6%
San Francisco	Associated Students, Inc., San Francisco State University	0.864	0.828	0.794	-4%
San Francisco	San Francisco State University Foundation	0.950	0.947	0.996	5%
San Francisco	The University Corporation, San Francisco State	1.380	0.982	1.010	3%
San Jose	Associated Student, San Jose State University	0.935	0.947	0.996	5%
San Jose	San Jose State University Research Foundation	1.155	1.002	0.750	-25%
San Jose	Spartan Shops, Inc., San Jose State University	0.854	0.825	0.854	4%
San Jose	The Student Union of San Jose State University	0.750	0.970	1.512	56%
San Jose	The Tower Foundation, San Jose State University	0.814	0.793	0.800	1%
San Luis Obispo	Associated Students, Inc., California Polytechnic State University at San Luis Obispo	1.244	1.031	0.750	-27%
San Luis Obispo	Cal Poly Corporation	0.750	0.750	0.750	0%
San Luis Obispo	California Polytechnic State University Foundation	0.942	0.951	0.909	-4%
San Marcos	California State University San Marcos Foundation	0.994	0.987	0.980	-1%
San Marcos	San Marcos University Corporation	1.104	0.878	0.887	1%
San Marcos	The Associated Students of California State University, San Marcos	0.985	0.988	0.986	0%
San Marcos	University Auxiliary and Research Services Corporation	0.750	1.343	1.433	7%
Sonoma	Associated Students of Sonoma State University	0.991	1.004	1.008	0%
Sonoma	Sonoma State Enterprises, Inc.	0.882	0.798	0.840	5%
Sonoma	Sonoma State University Academic Foundation, Inc.	0.750	0.985	0.984	0%
Stanislaus	Associated Students, Inc., California State University, Stanislaus	0.970	0.982	0.983	0%
Stanislaus	California State University, Stanislaus Auxiliary and Business Services	0.959	0.990	0.986	0%
Stanislaus	California State University, Stanislaus Foundation	0.961	0.977	0.988	1%
Stanislaus	University Student Union of California State University, Stanislaus	0.930	0.964	0.961	0%

October 28, 2016

CSU Auxiliary Organizations Risk Management Alliance
c/o Alliant Insurance Services, Inc.
100 Pine Street, 11th Floor
San Francisco, California 94111-5101

Attn: Ms. Mimi Long

**CSU Auxiliary Organizations
Risk Management Alliance
Liability Program
2017/18 Rates and Experience Modification Factors**

Introduction

Aon Risk Consultants, Inc. (Aon) conducted an actuarial study of the CSU Auxiliary Organizations Risk Management Alliance Liability Program (AORMA) based on data valued as of June 30, 2016 (the "Actuarial Study", report dated September 11, 2016). We were subsequently asked to allocate the projected 2017/18 loss rate by coverage (automobile, premises, employment practices, and other liability) and to update the experience modification factors. This letter presents the results of this additional analysis.

Each section and exhibit of the study is an integral part of the whole. We recommend a review of the entire study prior to reliance upon this study. No key personnel have a relationship with the AORMA that may impair our objectivity.

Data

The exposure data provided for this study by Alliant Insurance Services, Inc. (Alliant) consisted of vehicles and square feet information for 2011/12 through 2016/17, as well as 2011/12 through 2017/18 payroll by member. Alliant also provided 2011/12 through 2015/16 expenditures by member.

We relied on the claim data valued as of June 30, 2016 provided by Alliant for the Actuarial Study. In addition, Alliant provided the projected 2015/16 program expenses for a prior study, which we projected to 2017/18 assuming a 3% trend.

In conducting this analysis, we relied upon the provided data without audit or independent verification; however, we reviewed it for reasonableness and consistency. Any inaccuracies in quantitative data or qualitative representations could have a significant effect on the results of our

review and analysis. Any material discrepancies discovered in the loss data by the AORMA or any other parties should be reported to us immediately, and if warranted, we will make appropriate amendments to the report.

Conclusions

1. Loss Rates by Coverage

The projected 2017/18 loss rates by coverage are shown in Table 1.

Table 1
Projected Limited Loss Rates
Gross of Deductibles
2017/18

Coverage (1)	Projected Exposure (2)	Full Value		Present Value	
		Projected Losses (3)	Loss Rate (4)	Projected Losses (5)	Loss Rate (6)
(A) Automobile Liability	483 Vehicles	\$72,320	\$149.80	\$69,080	\$143.09
(B) Premises Liability	12,683,672 Square Feet	506,240	39.91	483,560	38.12
(C) Employment Practices Liability	\$454,420,208 Payroll	976,320	2,148.50	932,580	2,052.24
(D) Other Liability	\$1,434,957,110 Expenditures	253,120	176.40	241,780	168.49
(E) Total		\$1,808,000		\$1,727,000	

Note: All amounts are from Exhibit LI-ALLOC-1.
Automobile loss rates are per vehicle.
Premises loss rates are per 1,000 square feet.
Employment practices loss rates are per \$1 million of payroll.
Other liability loss rates are per \$1 million of expenditures.

The foregoing total projected limited losses were developed in the Actuarial Study (Exhibit LI-14, page 2). We allocated the ultimate amounts by coverage based on the 2011/12 through 2015/16 reported claim experience valued as of June 30, 2016 and actuarial judgment, as shown in Exhibit LI-ALLOC-1, Section I. The amounts reflect an assumed self-insured retention of \$350,000 per claim and are *gross* of applicable EPL, D&O, and E&O member deductibles. The estimates are at the expected (i.e. approximately 50-55%) confidence level.

The present value of the projected ultimate limited losses is the amount of money, discounted for investment income, required to meet claims. It is calculated based on a 2.0% yield on investments, as provided by Alliant.

2. Experience Modification Plan

Experience modification factors are based on actuarial principles and incorporate some judgment that reflects a pool's philosophy on sharing and pooling of risks. The experience rating factor formula aims to balance responsiveness and stability. The proposed plan uses a five year experience period to provide responsiveness to each member's claims, while losses are capped at \$100,000 to dampen the annual change for each member and provide stability.

The experience rating factors are calculated in Exhibits LI-XMOD-1 through LI-XMOD-7. For each member, the indicated experience rating factor was based on its portion of the total losses compared to its portion of risk-adjusted exposure. The risk-adjusted exposure is a composite of each member's vehicle count, square footage, payroll, and expenditures. Compared to using only expenditures, the risk-adjusted exposure better reflects each member's true exposure to losses and thus provides a better basis for comparing the claim experience among members. The risk adjustment factors are shown in Exhibit LI-ALLOC-1, Section IV.

For example, member #15 accounted for 0.15% of all losses and 0.40% of all risk-adjusted exposure during the 2011/12 to 2015/16 experience period (Exhibit LI-XMOD-7, Columns 3 and 4), giving an indicated experience modification factor of 0.384 ($= 0.15\% / 0.40\%$).

We then incorporated credibility weights to reflect the various member sizes. This method assumes that the historical claim experience of members with relatively large exposure is more predictive of future claim experience compared to that of smaller members. The two largest members were assigned a weight of 75%, and the remaining members were given proportionally lower weights. The balance of the credibility weight was assigned 1.000. Continuing the example from above, the credibility weight for member #15 was estimated to be 15.7%, resulting in a credibility-weighted experience modification factor of 0.903 ($= 0.384 \times 15.7\% + 1.000 \times [1 - 15.7\%]$), as shown in Columns 6 and 7.

To provide greater stability to the members' premiums, we suggest setting minimum and maximum experience rating modification factors. In the attached exhibits, as an example, we limited the factors to be between 0.75 and 2.00.

3. Sample Premium Calculation

The 2017/18 premium for each member can then be calculated based on the projected loss rates, exposure, indicated experience modification factors, and projected program expenses. Doing so for each member was beyond the scope of this project; however, a sample member premium calculation is provided in Exhibit LI-XMOD-8. The projected losses are calculated as the product of the member's 2017/18 exposure and loss rate by coverage, as shown in Section A of the exhibit. Note that applicable deductible credits are applied to the employment practices liability amounts. The total projected losses are then adjusted by the credibility-weighted experience rating factor and adjusted for any off-balance, so that the total of the member projected losses equals the total for the program (net of deductibles). Program expenses are allocated to the member based on the projected losses, as directed by Alliant. The sample premium calculation includes minimum and maximum expense amounts, as discussed with Alliant. These caps are

for illustrative and discussion purposes only and have not been confirmed by Alliant. Imposition of such caps may require an additional off-balance adjustment, so that the premium collected equals the required funding amount. The sum of the projected losses and expenses yields the indicated premium by member.

◇ ◇ ◇ ◇ ◇

We appreciate the opportunity to be of service to AORMA, and are available to answer any questions.

Respectfully submitted,

Aon Risk Consultants, Inc.

Mujtaba Datto, ACAS, MAAA, FCA
Actuarial Practice Leader

Tracy Fleck, ACAS, MAAA
Consultant and Actuary

MD/TF

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Projected Ultimate Limited Losses and Loss Rates
Allocated by Coverage

I. Allocation of Losses by Coverage

Claim Period (1)	Automobile Liability (2)	Premises Liability (3)	Employment Practices Liability (4)	Other Liability (5)	Total (6)
A. Reported Limited Incurred Loss as of 6/30/16					
2011/12	\$57,272	\$623,013	\$1,715,230	\$316,754	\$2,712,270
2012/13	18,645	24,939	213,296	167,826	424,706
2013/14	42,942	778,510	117,593	145,308	1,084,353
2014/15	62,600	24,216	156,777	60,702	304,295
2015/16	39,957	68,664	90,000	198,492	397,113
Total	\$221,416	\$1,519,342	\$2,292,896	\$889,082	\$4,922,736
B. Percentage of Reported Limited Incurred Loss as of 6/30/16					
2011/12	2.1%	23.0%	63.2%	11.7%	100.0%
2012/13	4.4%	5.9%	50.2%	39.5%	100.0%
2013/14	4.0%	71.8%	10.8%	13.4%	100.0%
2014/15	20.6%	8.0%	51.5%	19.9%	100.0%
2015/16	10.1%	17.3%	22.7%	50.0%	100.0%
Total	4.5%	30.9%	46.6%	18.1%	100.0%
Selected	4.0%	28.0%	54.0%	14.0%	

II. Projected Ultimate Losses Allocated by Coverage

Coverage (1)	Selected Allocation (7)	2017/18 Projected Ultimate Limited Losses (8)	Present Value of 2017/18 Projected Ultimate Limited Losses (9)
Automobile Liability	4.0%	\$72,320	\$69,080
Premises Liability	28.0%	506,240	483,560
Employment Practices Liability	54.0%	976,320	932,580
Other Liability	14.0%	253,120	241,780
Total	100.0%	\$1,808,000	\$1,727,000

III. 2017/18 Loss Rates by Coverage

Coverage (1)	Exposure (10)	Projected 2017/18 Exposure (11)	Projected 2017/18 Loss Rate (12)	Present Value of Projected 2017/18 Loss Rate (13)	Exposure Units in Loss Rate (14)
Automobile Liability	Vehicles	483	\$149.80	\$143.09	1
Premises Liability	Square Feet	12,683,672	39.91	38.12	1,000
Employment Practices Liability	Payroll	\$454,420,208	2,148.50	2,052.24	1,000,000
Other Liability	Expenditures	\$1,434,957,110	176.40	168.49	1,000,000

IV. Exposure Risk Adjustment Factors

Coverage (1)	2017/18 Loss Rate per \$Million Expenditures (15)	Risk Adjustment Factor (16)
Automobile Liability	\$50.40	0.119
Premises Liability	352.79	0.032
Employment Practices Liability	680.38	1.705
Other Liability	176.40	0.140
Total	\$1,259.97	

All amounts are gross of member deductibles.

(7) is based on Section I.

(8) = (7) x Total (8)

(9) = (7) x Total (9)

Total (8) and (9) are from the CSU AORMA Liability Actuarial Study dated September 11, 2016.

(11) was provided by Alliant.

(12) = (8) / [(11) / (14)]

(13) = (9) / [(11) / (14)]

(15) = (8) / [2017/18 Expenditures / 1,000,000]

(16) = Total (15) / (12)

AUXILIARY ORGANIZATIONS RISK MANAGEMENT ALLIANCE
LIABILITY

Reported Incurred Losses as of 06/30/16 - Capped at \$100,000 per Claim

Member Number (1)	Member Name (2)	Claim Period					Total (8)	% of Total (9)
		2011/12 (3)	2012/13 (4)	2013/14 (5)	2014/15 (6)	2015/16 (7)		
1	California State University, Bakersfield Auxiliary for Sponsored Programs and A	\$0	\$0	\$0	\$0	\$0	\$0	0.00%
2	Associated Students, California State University, Bakersfield, Inc.	0	0	0	0	0	0	0.00%
3	California State University, Bakersfield Foundation	0	0	0	0	0	0	0.00%
4	California State University, Bakersfield Student Union	0	0	0	0	0	0	0.00%
5	California State University Foundation	0	0	0	0	0	0	0.00%
6	California State University Institute	0	0	0	0	0	0	0.00%
7	Associated Students of California State University, Channel Islands	0	0	0	0	0	0	0.00%
8	California State University, Channel Islands Foundation	0	0	0	0	0	0	0.00%
9	Channel Islands University Auxiliary Services, Inc.	0	0	2,971	0	0	2,971	0.10%
10	Associated Students of California State University, Chico	7,166	0	0	0	6,259	13,425	0.45%
11	The University Foundation, California State University, Chico	0	0	0	0	0	0	0.00%
12	The CSU, Chico Research Foundation	4,548	100,000	200,000	0	264	304,812	10.28%
13	Auxiliary Organization Associations c/o CSU Chico Research Foundation	0	0	0	0	0	0	0.00%
14	Associated Students, California State University, Dominguez Hills	0	225	0	0	0	225	0.01%
15	The Donald P. and Katherine B. Loker University Student Union, Inc.	667	0	1,909	1,056	890	4,521	0.15%
16	California State University, Dominguez Hills Foundation	3,083	6,181	0	7,688	0	16,952	0.57%
17	California State University, Dominguez Hills Philanthropic Foundation	0	0	0	0	0	0	0.00%
18	California State University, East Bay Foundation, Inc.	0	0	1,772	0	0	1,772	0.06%
19	Associated Students, California State University, East Bay	0	1,218	0	0	0	1,218	0.04%
20	Cal State East Bay, Educational Foundation, Inc.	0	0	0	0	0	0	0.00%
21	Associated Students, California State University, Fresno	0	0	0	0	0	0	0.00%
22	California State University, Fresno Association, Inc.	0	1,943	7,061	1,070	4,225	14,299	0.48%
23	California State University, Fresno Foundation	100,000	3,192	0	0	0	103,192	3.48%
24	Fresno State Programs for Children, Inc.	0	0	0	0	0	0	0.00%
25	The Agricultural Foundation of California State University, Fresno	0	0	0	0	0	0	0.00%
26	The California State University, Fresno Athletic Corporation	1,402	3,831	9,643	14,414	0	29,290	0.99%
27	Associated Students, California State University, Fullerton, Inc.	1,124	678	2,417	757	0	4,976	0.17%
28	CSU Fullerton Auxiliary Services Corporation	45,467	100,000	2,746	2,330	0	150,543	5.08%
29	Cal State Fullerton Philanthropic Foundation	0	0	0	0	0	0	0.00%
30	Associated Students, Humboldt State University	0	0	0	0	0	0	0.00%
31	Humboldt State University Advancement Foundation	0	0	0	0	0	0	0.00%
32	Humboldt State University Sponsored Programs Foundation	0	0	0	4,565	939	5,504	0.19%
33	Humboldt State University Center	0	0	2,706	1,451	0	4,156	0.14%
34	Associated Students, California State University, Long Beach	100,463	4,888	1,269	0	0	106,620	3.59%
35	California State University, Long Beach Research Foundation	105,550	446	1,580	779	0	108,355	3.65%
36	Forty-Niner Shops, Inc., CSU Long Beach	4,135	6,930	1,176	13,616	1,003	26,860	0.91%
37	CSULB 49er Foundation	0	0	0	365	739	1,104	0.04%
38	Associated Students, California State University, Los Angeles, Inc.	0	0	1,025	0	0	1,025	0.03%
39	Cal State L.A. University Auxiliary Services, Inc.	0	0	0	0	0	0	0.00%
40	California State University, Los Angeles Foundation	0	0	0	0	0	0	0.00%
41	University-Student Union Board, California State University, Los Angeles	0	0	0	0	0	0	0.00%
42	The Associated Students of the California Maritime Academy	0	0	0	0	0	0	0.00%
43	California Maritime Academy Foundation, Inc.	0	0	0	0	0	0	0.00%
44	Foundation of California State University, Monterey Bay	0	0	0	0	0	0	0.00%
45	The University Corporation at Monterey Bay	0	0	0	0	93,174	93,174	3.14%
46	Associated Students, California State University, Northridge, Inc.	6,119	0	2,995	0	0	9,114	0.31%
47	California State University, Northridge Foundation	0	0	0	0	0	0	0.00%
48	North Campus University Park Development Corporation	0	0	0	0	0	0	0.00%
49	The University Corporation, CSU Northridge	484	17,117	400	460	12,814	31,276	1.05%
50	University Student Union of California State University, Northridge	100,000	0	92,445	1,287	0	193,732	6.53%

AUXILIARY ORGANIZATIONS RISK MANAGEMENT ALLIANCE
LIABILITY

Reported Incurred Losses as of 06/30/16 - Capped at \$100,000 per Claim

Member Number (1)	Member Name (2)	Claim Period					Total (8)	% of Total (9)
		2011/12 (3)	2012/13 (4)	2013/14 (5)	2014/15 (6)	2015/16 (7)		
51	Associated Students Inc., California State Polytechnic University, Pomona	1,138	0	15,430	0	51,553	68,121	2.30%
52	The Cal Poly Pomona Foundation, Inc.	283,913	0	5,261	25,692	7,488	322,354	10.87%
53	Associated Students of California State University, Sacramento	12,525	351	2,150	860	11,741	27,627	0.93%
54	Capital Public Radio, Inc., CSU Sacramento	12,153	0	0	0	0	12,153	0.41%
55	The University Foundation at Sacramento State	0	0	0	0	0	0	0.00%
56	University Enterprises, Inc., CSU Sacramento	128,131	3,422	943	13,760	0	146,257	4.93%
57	University Union Operation of CSUS, Inc.	2,118	2,835	3,598	3,189	324	12,063	0.41%
58	Associated Students Inc., California State University, San Bernardino	0	0	0	0	0	0	0.00%
59	Santos Manual Student Union of California State University, San Bernardino	0	0	60,529	151	0	60,680	2.05%
60	University Enterprises Corporation at CSUSB	0	0	430	0	0	430	0.01%
61	CSUSB Philanthropic Foundation	0	0	0	0	0	0	0.00%
62	Associated Students, San Diego State University	67,774	4,712	0	84,802	0	157,288	5.30%
63	Aztec Shops, Ltd., San Diego State University	1,279	26,245	13,378	21,380	5,467	67,749	2.28%
64	San Diego State University Research Foundation	465,515	2,931	4,858	34,881	16,607	524,792	17.69%
65	Associated Students, Inc., San Francisco State University	0	0	643	531	0	1,174	0.04%
66	San Francisco State University Foundation	0	0	0	0	0	0	0.00%
67	The University Corporation, San Francisco State	0	15,076	917	0	0	15,993	0.54%
68	Associated Student, San Jose State University	0	0	13,166	0	2,498	15,663	0.53%
69	San Jose State University Research Foundation	1,179	45,510	0	842	2,711	50,243	1.69%
70	Spartan Shops, Inc., San Jose State University	17,878	0	2,864	0	2,510	23,251	0.78%
71	The Student Union of San Jose State University	0	2,834	0	1,532	100,000	104,366	3.52%
72	The Tower Foundation, San Jose State University	0	0	0	0	0	0	0.00%
73	Associated Students, Inc., California Polytechnic State University at San Luis O	0	0	428	0	158	587	0.02%
74	Cal Poly Corporation	21,883	3,468	15,846	0	1,302	42,499	1.43%
75	California Polytechnic State University Foundation	0	663	0	0	0	663	0.02%
76	Associated Students of California State University, San Marcos	0	0	0	0	0	0	0.00%
77	The California State University San Marcos Foundation	0	0	0	0	0	0	0.00%
78	The University Corporation of CSU San Marcos	0	9,003	0	0	0	9,003	0.30%
79	University Auxiliary and Research Services Corporation	0	0	0	66,462	0	66,462	2.24%
80	Associated Students of Sonoma State University	3,743	0	0	0	0	3,743	0.13%
81	Sonoma State Enterprises, Inc.	580	0	0	377	1,956	2,912	0.10%
82	Sonoma State University Academic Foundation, Inc.	0	0	0	0	0	0	0.00%
83	Associated Students, Inc., California State University, Stanislaus	0	0	910	0	0	910	0.03%
84	California State University, Stanislaus Auxiliary and Business Services	0	0	0	0	0	0	0.00%
85	California State University, Stanislaus Foundation	0	0	0	0	0	0	0.00%
86	University Student Union of California State University, Stanislaus	0	0	0	0	0	0	0.00%
Total		\$1,500,016	\$363,700	\$473,464	\$304,295	\$324,623	\$2,966,096	100.00%

(3) through (7) were based on the claim detail provided by Alliant.
Amounts are not shown for any year in which the organization was not a member.

(9) = (8) / (Total 8)

Risk-Adjusted Vehicles

Member Number (1)	Member Name (2)	Reported Vehicles					Total (8)	Risk-Adjusted Exposure (9)
		2011/12 (3)	2012/13 (4)	2013/14 (5)	2014/15 (6)	2015/16 (7)		
1	California State University, Bakersfield Auxiliary for Sponsored Programs and Administration	0	0	0	0	0	0	0
2	Associated Students, California State University, Bakersfield, Inc.	0	0	0	0	0	0	0
3	California State University, Bakersfield Foundation	0	0	0	0	0	0	0
4	California State University, Bakersfield Student Union	0	0	0	0	0	0	0
5	California State University Foundation	0	0	0	0	0	0	0
6	California State University Institute	0	0	0	0	0	0	0
7	Associated Students of California State University, Channel Islands	1	1	1	1	1	5	1
8	California State University, Channel Islands Foundation	0	0	0	0	0	0	0
9	Channel Islands University Auxiliary Services, Inc.	13	13	12	12	12	62	7
10	Associated Students of California State University, Chico	24	26	23	23	23	119	14
11	The University Foundation, California State University, Chico	0	0	4	2	4	10	1
12	The CSU, Chico Research Foundation	22	19	19	19	19	98	12
13	Auxiliary Organization Associations c/o CSU Chico Research Foundation	0	0	0	0	0	0	0
14	Associated Students, California State University, Dominguez Hills	0	0	0	0	0	0	0
15	The Donald P. and Katherine B. Loker University Student Union, Inc.	0	0	0	0	0	0	0
16	California State University, Dominguez Hills Foundation	2	2	2	2	2	10	1
17	California State University, Dominguez Hills Philanthropic Foundation	0	0	0	0	0	0	0
18	California State University, East Bay Foundation, Inc.	0	0	0	0	0	0	0
19	Associated Students, California State University, East Bay	1	1	1	1	1	5	1
20	Cal State East Bay, Educational Foundation, Inc.	0	0	0	0	0	0	0
21	Associated Students, California State University, Fresno	0	1	0	0	3	4	0
22	California State University, Fresno Association, Inc.	9	10	13	12	11	55	7
23	California State University, Fresno Foundation	1	1	2	1	1	6	1
24	Fresno State Programs for Children, Inc.	0	0	0	0	0	0	0
25	The Agricultural Foundation of California State University, Fresno	0	0	0	0	0	0	0
26	The California State University, Fresno Athletic Corporation	29	23	44	28	40	164	20
27	Associated Students, California State University, Fullerton, Inc.	3	0	3	2	0	8	1
28	CSU Fullerton Auxiliary Services Corporation	4	3	4	4	4	19	2
29	Cal State Fullerton Philanthropic Foundation	0	0	0	0	0	0	0
30	Associated Students, Humboldt State University	0	0	0	0	0	0	0
31	Humboldt State University Advancement Foundation	0	0	0	0	0	0	0
32	Humboldt State University Sponsored Programs Foundation	0	1	0	3	0	4	0
33	Humboldt State University Center	8	9	8	0	8	33	4
34	Associated Students, California State University, Long Beach	6	7	6	6	6	31	4
35	California State University, Long Beach Research Foundation	6	7	8	5	8	34	4
36	Forty-Niner Shops, Inc., CSU Long Beach	3	3	3	3	3	15	2
37	CSULB 49er Foundation	0	0	0	0	0	0	0
38	Associated Students, California State University, Los Angeles, Inc.	0	0	0	0	0	0	0
39	Cal State L.A. University Auxiliary Services, Inc.	0	0	0	0	0	0	0
40	California State University, Los Angeles Foundation	0	0	0	0	0	0	0
41	University-Student Union Board, California State University, Los Angeles	1	1	1	1	1	5	1
42	The Associated Students of the California Maritime Academy	0	0	0	0	0	0	0
43	California Maritime Academy Foundation, Inc.	0	0	0	0	0	0	0
44	Foundation of California State University, Monterey Bay	0	0	0	0	0	0	0
45	The University Corporation at Monterey Bay	9	9	9	9	9	45	5
46	Associated Students, California State University, Northridge, Inc.	8	3	9	8	8	36	4
47	California State University, Northridge Foundation	0	0	0	0	0	0	0
48	North Campus University Park Development Corporation	0	0	0	0	0	0	0
49	The University Corporation, CSU Northridge	8	7	9	8	8	40	5
50	University Student Union of California State University, Northridge	2	2	2	2	2	10	1

Risk-Adjusted Vehicles

Member Number (1)	Member Name (2)	Reported Vehicles					Total (8)	Risk-Adjusted Exposure (9)
		2011/12 (3)	2012/13 (4)	2013/14 (5)	2014/15 (6)	2015/16 (7)		
51	Associated Students Inc., California State Polytechnic University, Pomona	0	0	0	0	0	0	0
52	The Cal Poly Pomona Foundation, Inc.	31	25	33	33	33	155	18
53	Associated Students of California State University, Sacramento	14	15	15	15	15	74	9
54	Capital Public Radio, Inc., CSU Sacramento	0	0	0	0	0	0	0
55	The University Foundation at Sacramento State	0	0	0	0	0	0	0
56	University Enterprises, Inc., CSU Sacramento	11	11	11	11	11	55	7
57	University Union Operation of CSUS, Inc.	0	0	0	0	0	0	0
58	Associated Students Inc., California State University, San Bernardino	0	0	1	1	1	3	0
59	Santos Manual Student Union of California State University, San Bernardino	0	0	0	0	0	0	0
60	University Enterprises Corporation at CSUSB	0	0	0	0	0	0	0
61	CSUSB Philanthropic Foundation	0	0	0	0	0	0	0
62	Associated Students, San Diego State University	7	7	5	5	6	30	4
63	Aztec Shops, Ltd., San Diego State University	23	0	24	25	24	96	11
64	San Diego State University Research Foundation	77	146	81	78	76	458	55
65	Associated Students, Inc., San Francisco State University	0	0	0	0	0	0	0
66	San Francisco State University Foundation	0	0	0	0	0	0	0
67	The University Corporation, San Francisco State	0	1	0	0	0	1	0
68	Associated Student, San Jose State University	0	0	0	0	0	0	0
69	San Jose State University Research Foundation	9	7	9	9	9	43	5
70	Spartan Shops, Inc., San Jose State University	6	6	4	4	5	25	3
71	The Student Union of San Jose State University	6	4	6	1	6	23	3
72	The Tower Foundation, San Jose State University	1	1	1	1	1	5	1
73	Associated Students, Inc., California Polytechnic State University at San Luis Obispo	5	5	5	2	1	18	2
74	Cal Poly Corporation	65	65	65	64	64	323	38
75	California Polytechnic State University Foundation	0	0	0	0	0	0	0
76	Associated Students of California State University, San Marcos	0	0	0	0	0	0	0
77	The California State University San Marcos Foundation	0	0	0	0	0	0	0
78	The University Corporation of CSU San Marcos	0	0	0	1	0	1	0
79	University Auxiliary and Research Services Corporation	2	2	2	1	1	8	1
80	Associated Students of Sonoma State University	0	0	0	0	0	0	0
81	Sonoma State Enterprises, Inc.	9	10	10	9	9	47	6
82	Sonoma State University Academic Foundation, Inc.	0	0	0	0	0	0	0
83	Associated Students, Inc., California State University, Stanislaus	0	0	0	0	0	0	0
84	California State University, Stanislaus Auxiliary and Business Services	3	0	1	1	2	7	1
85	California State University, Stanislaus Foundation	0	0	0	0	0	0	0
86	University Student Union of California State University, Stanislaus	0	0	0	0	0	0	0
Total		429	454	456	413	438	2,190	261

(3) through (7) were provided by Alliant.
Amounts are not shown for any year in which the organization was not a member.

(9) = (8) x 0.119

Risk-Adjusted Square Feet

Member Number (1)	Member Name (2)	Estimated Square Feet					Total (8)	Risk-Adjusted Exposure (9)
		2011/12 (3)	2012/13 (4)	2013/14 (5)	2014/15 (6)	2015/16 (7)		
1	California State University, Bakersfield Auxiliary for Sponsored Programs and Administration	4,187	4,187	4,187	4,187	4,187	20,935	1
2	Associated Students, California State University, Bakersfield, Inc.	1,200	1,200	1,200	1,200	1,200	6,000	0
3	California State University, Bakersfield Foundation	10,700	10,700	10,700	10,700	10,700	53,500	2
4	California State University, Bakersfield Student Union	93,211	93,211	93,211	93,211	93,211	466,055	15
5	California State University Foundation	108	108	108	108	108	540	0
6	California State University Institute	200	200	200	200	200	1,000	0
7	Associated Students of California State University, Channel Islands	24,920	24,920	24,920	24,920	24,920	124,600	4
8	California State University, Channel Islands Foundation	3,000	3,000	3,000	3,000	3,000	15,000	0
9	Channel Islands University Auxiliary Services, Inc.	70,000	70,000	70,000	70,000	70,000	350,000	11
10	Associated Students of California State University, Chico	287,218	287,218	287,218	287,218	287,218	1,436,090	46
11	The University Foundation, California State University, Chico	37,600	37,600	37,600	37,600	37,600	188,000	6
12	The CSU, Chico Research Foundation	40,504	40,504	40,504	40,504	40,504	202,520	6
13	Auxiliary Organization Associations c/o CSU Chico Research Foundation	0	0	0	0	0	0	0
14	Associated Students, California State University, Dominguez Hills	15,612	15,612	15,612	15,612	15,612	78,060	2
15	The Donald P. and Katherine B. Loker University Student Union, Inc.	120,000	120,000	120,000	120,000	120,000	600,000	19
16	California State University, Dominguez Hills Foundation	18,467	18,467	18,467	18,467	18,467	92,335	3
17	California State University, Dominguez Hills Philanthropic Foundation	0	0	0	0	0	0	0
18	California State University, East Bay Foundation, Inc.	0	0	0	0	0	0	0
19	Associated Students, California State University, East Bay	3,739	3,739	3,739	3,739	3,739	18,695	1
20	Cal State East Bay, Educational Foundation, Inc.	0	0	0	0	0	0	0
21	Associated Students, California State University, Fresno	46,301	46,301	46,301	46,301	46,301	231,505	7
22	California State University, Fresno Association, Inc.	775,367	775,367	775,367	775,367	775,367	3,876,835	124
23	California State University, Fresno Foundation	4,351	4,351	4,351	4,351	4,351	21,755	1
24	Fresno State Programs for Children, Inc.	37,321	37,321	37,321	37,321	37,321	186,605	6
25	The Agricultural Foundation of California State University, Fresno	1,084	1,084	1,084	1,084	1,084	5,420	0
26	The California State University, Fresno Athletic Corporation	119,316	119,316	119,316	119,316	119,316	596,580	19
27	Associated Students, California State University, Fullerton, Inc.	253,652	253,652	253,652	253,652	253,652	1,268,260	41
28	CSU Fullerton Auxiliary Services Corporation	425,575	425,575	425,575	425,575	425,575	2,127,875	68
29	Cal State Fullerton Philanthropic Foundation	0	0	0	0	0	0	0
30	Associated Students, Humboldt State University	12,000	12,000	12,000	12,000	12,000	60,000	2
31	Humboldt State University Advancement Foundation	0	0	0	0	0	0	0
32	Humboldt State University Sponsored Programs Foundation	6,133	6,133	6,133	6,133	6,133	30,665	1
33	Humboldt State University Center	45,000	45,000	45,000	45,000	45,000	225,000	7
34	Associated Students, California State University, Long Beach	301,971	301,971	301,971	301,971	301,971	1,509,855	48
35	California State University, Long Beach Research Foundation	202,267	202,267	202,267	202,267	202,267	1,011,335	32
36	Forty-Niner Shops, Inc., CSU Long Beach	156,186	156,186	156,186	156,186	156,186	780,930	25
37	CSULB 49er Foundation	2,000	2,000	2,000	2,000	2,000	10,000	0
38	Associated Students, California State University, Los Angeles, Inc.	2,835	2,835	2,835	2,835	2,835	14,175	0
39	Cal State L.A. University Auxiliary Services, Inc.	113,822	113,822	113,822	113,822	113,822	569,110	18
40	California State University, Los Angeles Foundation	0	0	0	0	0	0	0
41	University-Student Union Board, California State University, Los Angeles	171,650	171,650	171,650	171,650	171,650	858,250	27
42	The Associated Students of the California Maritime Academy	700	700	700	700	700	3,500	0
43	California Maritime Academy Foundation, Inc.	0	0	0	0	0	0	0
44	Foundation of California State University, Monterey Bay	0	0	0	0	0	0	0
45	The University Corporation at Monterey Bay	524,974	524,974	524,974	524,974	524,974	2,624,870	84
46	Associated Students, California State University, Northridge, Inc.	31,804	31,804	31,804	31,804	31,804	159,020	5
47	California State University, Northridge Foundation	0	0	0	0	0	0	0
48	North Campus University Park Development Corporation	0	0	0	0	0	0	0
49	The University Corporation, CSU Northridge	250,254	250,254	250,254	250,254	250,254	1,251,270	40
50	University Student Union of California State University, Northridge	506,604	506,604	506,604	506,604	506,604	2,533,020	81

Risk-Adjusted Square Feet

Member Number (1)	Member Name (2)	Estimated Square Feet					Total (8)	Risk-Adjusted Exposure (9)
		2011/12 (3)	2012/13 (4)	2013/14 (5)	2014/15 (6)	2015/16 (7)		
51	Associated Students Inc., California State Polytechnic University, Pomona	294,253	294,253	294,253	294,253	294,253	1,471,265	47
52	The Cal Poly Pomona Foundation, Inc.	605,341	605,341	605,341	605,341	605,341	3,026,705	97
53	Associated Students of California State University, Sacramento	40,719	40,719	40,719	40,719	40,719	203,595	7
54	Capital Public Radio, Inc., CSU Sacramento	24,035	24,035	24,035	24,035	24,035	120,175	4
55	The University Foundation at Sacramento State	0	0	0	0	0	0	0
56	University Enterprises, Inc., CSU Sacramento	820,983	820,983	820,983	820,983	820,983	4,104,915	131
57	University Union Operation of CSUS, Inc.	334,000	334,000	334,000	334,000	334,000	1,670,000	53
58	Associated Students Inc., California State University, San Bernardino	0	0	0	0	0	0	0
59	Santos Manual Student Union of California State University, San Bernardino	125,000	125,000	125,000	125,000	125,000	625,000	20
60	University Enterprises Corporation at CSUSB	54,235	54,235	54,235	54,235	54,235	271,175	9
61	CSUSB Philanthropic Foundation	0	0	0	0	0	0	0
62	Associated Students, San Diego State University	570,466	570,466	570,466	570,466	570,466	2,852,330	91
63	Aztec Shops, Ltd., San Diego State University	602,592	602,592	602,592	602,592	602,592	3,012,960	96
64	San Diego State University Research Foundation	1,497,091	1,497,091	1,497,091	1,497,091	1,497,091	7,485,455	240
65	Associated Students, Inc., San Francisco State University	72,000	72,000	72,000	72,000	72,000	360,000	12
66	San Francisco State University Foundation	0	0	0	0	0	0	0
67	The University Corporation, San Francisco State	72,000	72,000	72,000	72,000	72,000	360,000	12
68	Associated Student, San Jose State University	35,319	35,319	35,319	35,319	35,319	176,595	6
69	San Jose State University Research Foundation	138,579	138,579	138,579	138,579	138,579	692,895	22
70	Spartan Shops, Inc., San Jose State University	84,490	84,490	84,490	84,490	84,490	422,450	14
71	The Student Union of San Jose State University	466,229	466,229	466,229	466,229	466,229	2,331,145	75
72	The Tower Foundation, San Jose State University	0	0	0	0	0	0	0
73	Associated Students, Inc., California Polytechnic State University at San Luis Obispo	287,274	287,274	287,274	287,274	287,274	1,436,370	46
74	Cal Poly Corporation	119,537	119,537	119,537	119,537	119,537	597,685	19
75	California Polytechnic State University Foundation	0	0	0	0	0	0	0
76	Associated Students of California State University, San Marcos	7,410	7,410	7,410	7,410	7,410	37,050	1
77	The California State University San Marcos Foundation	0	0	0	0	0	0	0
78	The University Corporation of CSU San Marcos	223,787	223,787	223,787	223,787	223,787	1,118,935	36
79	University Auxiliary and Research Services Corporation	34,475	34,475	34,475	34,475	34,475	172,375	6
80	Associated Students of Sonoma State University	5,000	5,000	5,000	5,000	5,000	25,000	1
81	Sonoma State Enterprises, Inc.	149,240	149,240	149,240	149,240	149,240	746,200	24
82	Sonoma State University Academic Foundation, Inc.	12,800	12,800	12,800	12,800	12,800	64,000	2
83	Associated Students, Inc., California State University, Stanislaus	4,645	4,645	4,645	4,645	4,645	23,225	1
84	California State University, Stanislaus Auxiliary and Business Services	0	0	0	0	0	0	0
85	California State University, Stanislaus Foundation	0	0	0	0	0	0	0
86	University Student Union of California State University, Stanislaus	7,442	7,442	7,442	7,442	7,442	37,210	1
Total		11,410,775	11,410,775	11,410,775	11,410,775	11,410,775	57,053,875	1,826

(3) through (7) were provided by Alliant.
Amounts are not shown for any year in which the organization was not a member.

(9) = (8) / 1,000 x 0.032

Risk-Adjusted Payroll

Member Number (1)	Member Name (2)	Reported Payroll					Total (8)	Risk-Adjusted Exposure (9)
		2011/12 (3)	2012/13 (4)	2013/14 (5)	2014/15 (6)	2015/16 (7)		
1	California State University, Bakersfield Auxiliary for Sponsored Programs and Administration	\$2,434,000	\$1,488,729	\$1,500,000	\$1,627,112	\$1,820,335	\$8,870,176	15
2	Associated Students, California State University, Bakersfield, Inc.	0	0	0	0	0	0	0
3	California State University, Bakersfield Foundation	1,331,000	948,144	968,210	689,356	679,535	4,616,245	8
4	California State University, Bakersfield Student Union	0	0	0	0	0	0	0
5	California State University Foundation	0	0	30,000	30,000	30,000	90,000	0
6	California State University Institute	0	0	0	0	0	0	0
7	Associated Students of California State University, Channel Islands	0	0	0	0	0	0	0
8	California State University, Channel Islands Foundation	0	0	0	0	0	0	0
9	Channel Islands University Auxiliary Services, Inc.	1,736,367	1,736,367	1,989,771	2,834,725	3,021,773	11,319,003	19
10	Associated Students of California State University, Chico	7,581,636	7,434,935	8,013,935	6,601,181	6,685,368	36,317,055	62
11	The University Foundation, California State University, Chico	0	0	0	0	0	0	0
12	The CSU, Chico Research Foundation	12,599,036	12,857,000	12,857,000	13,008,257	13,634,033	64,955,325	111
13	Auxiliary Organization Associations c/o CSU Chico Research Foundation	0	0	0	0	0	0	0
14	Associated Students, California State University, Dominguez Hills	446,389	443,418	445,000	415,617	531,070	2,281,494	4
15	The Donald P. and Katherine B. Loker University Student Union, Inc.	531,172	534,914	595,837	636,763	946,194	3,244,879	6
16	California State University, Dominguez Hills Foundation	4,745,660	5,023,139	5,000,000	5,492,159	6,757,594	27,018,552	46
17	California State University, Dominguez Hills Philanthropic Foundation	0	0	0	0	0	0	0
18	California State University, East Bay Foundation, Inc.	3,478,214	3,299,264	3,299,264	442,337	0	10,519,078	18
19	Associated Students, California State University, East Bay	1,883,314	1,979,991	1,414,577	371,101	382,706	6,031,689	10
20	Cal State East Bay, Educational Foundation, Inc.	0	0	0	0	0	0	0
21	Associated Students, California State University, Fresno	131,810	141,557	191,700	201,285	200,000	866,352	1
22	California State University, Fresno Association, Inc.	6,219,040	5,937,948	5,769,710	6,801,442	6,662,228	31,390,368	54
23	California State University, Fresno Foundation	15,694,089	15,800,000	15,800,000	16,590,000	17,500,000	81,384,089	139
24	Fresno State Programs for Children, Inc.	687,568	697,238	700,000	735,000	983,000	3,802,806	6
25	The Agricultural Foundation of California State University, Fresno	248,118	249,358	250,000	262,500	295,000	1,304,976	2
26	The California State University, Fresno Athletic Corporation	9,525,076	9,497,823	9,410,198	5,326,951	5,632,512	39,392,560	67
27	Associated Students, California State University, Fullerton, Inc.	5,009,430	4,976,736	5,126,038	5,611,044	5,955,229	26,678,477	45
28	CSU Fullerton Auxiliary Services Corporation	13,659,935	15,159,075	15,613,844	15,729,852	15,917,524	76,080,230	130
29	Cal State Fullerton Philanthropic Foundation	0	0	0	0	0	0	0
30	Associated Students, Humboldt State University	146,425	118,100	125,000	113,712	128,227	631,464	1
31	Humboldt State University Advancement Foundation	0	0	0	0	0	0	0
32	Humboldt State University Sponsored Programs Foundation	6,671,600	7,040,000	7,040,000	7,280,551	8,286,394	36,318,545	62
33	Humboldt State University Center	3,542,407	3,711,619	3,656,340	3,487,609	3,778,959	18,176,934	31
34	Associated Students, California State University, Long Beach	5,269,098	7,431,420	7,589,011	6,259,847	5,745,827	32,295,203	55
35	California State University, Long Beach Research Foundation	16,825,023	16,288,114	16,776,757	15,354,732	17,067,411	82,312,037	140
36	Forty-Niner Shops, Inc., CSU Long Beach	6,453,586	7,051,527	7,200,000	7,829,359	8,780,117	37,314,589	64
37	CSULB 49er Foundation	0	0	0	0	0	0	0
38	Associated Students, California State University, Los Angeles, Inc.	0	0	0	0	0	0	0
39	Cal State L.A. University Auxiliary Services, Inc.	9,383,148	9,006,470	9,500,000	8,013,121	8,459,298	44,362,037	76
40	California State University, Los Angeles Foundation	0	0	0	0	0	0	0
41	University-Student Union Board, California State University, Los Angeles	2,680,527	2,680,527	2,680,527	2,688,396	2,673,251	13,403,228	23
42	The Associated Students of the California Maritime Academy	0	0	0	0	0	0	0
43	California Maritime Academy Foundation, Inc.	0	0	0	0	0	0	0
44	Foundation of California State University, Monterey Bay	0	0	0	0	0	0	0
45	The University Corporation at Monterey Bay	8,802,549	8,860,768	9,318,842	8,362,797	9,960,990	45,305,946	77
46	Associated Students, California State University, Northridge, Inc.	2,475,899	2,570,100	3,032,500	3,333,245	3,879,865	15,291,609	26
47	California State University, Northridge Foundation	0	0	0	0	0	0	0
48	North Campus University Park Development Corporation	0	0	0	0	0	0	0
49	The University Corporation, CSU Northridge	16,463,000	16,795,000	16,500,000	17,752,391	19,183,910	86,694,301	148
50	University Student Union of California State University, Northridge	4,413,434	5,321,905	5,652,383	5,976,239	6,925,691	28,289,652	48

Risk-Adjusted Payroll

Member Number (1)	Member Name (2)	Reported Payroll					Total (8)	Risk-Adjusted Exposure (9)
		2011/12 (3)	2012/13 (4)	2013/14 (5)	2014/15 (6)	2015/16 (7)		
51	Associated Students Inc., California State Polytechnic University, Pomona	2,228,909	2,295,776	2,295,776	4,212,398	5,189,828	16,222,687	28
52	The Cal Poly Pomona Foundation, Inc.	15,011,452	15,089,145	15,300,000	17,439,842	18,225,238	81,065,677	138
53	Associated Students of California State University, Sacramento	3,204,261	3,485,717	3,510,042	3,828,669	4,144,314	18,173,002	31
54	Capital Public Radio, Inc., CSU Sacramento	2,803,300	2,803,300	2,803,300	2,943,465	4,171,141	15,524,506	26
55	The University Foundation at Sacramento State	0	0	0	0	0	0	0
56	University Enterprises, Inc., CSU Sacramento	39,367,366	25,156,571	19,970,000	26,918,060	23,767,016	135,179,013	230
57	University Union Operation of CSUS, Inc.	4,634,391	0	0	0	0	4,634,391	8
58	Associated Students Inc., California State University, San Bernardino	307,248	349,276	378,486	343,503	394,927	1,773,440	3
59	Santos Manual Student Union of California State University, San Bernardino	1,706,030	1,740,080	1,884,872	2,013,255	1,967,957	9,312,194	16
60	University Enterprises Corporation at CSUSB	8,507,449	7,813,142	7,850,000	8,386,884	8,899,078	41,456,553	71
61	CSUSB Philanthropic Foundation	0	0	0	0	0	0	0
62	Associated Students, San Diego State University	7,812,592	7,937,925	8,641,124	8,869,159	10,375,381	43,636,181	74
63	Aztec Shops, Ltd., San Diego State University	11,794,060	11,524,635	11,557,603	12,135,483	14,286,728	61,298,509	105
64	San Diego State University Research Foundation	96,864,238	68,649,655	66,543,000	69,870,150	70,000,000	371,927,043	634
65	Associated Students, Inc., San Francisco State University	2,666,061	2,263,314	2,266,000	3,562,812	3,807,099	14,565,286	25
66	San Francisco State University Foundation	0	0	0	0	0	0	0
67	The University Corporation, San Francisco State	2,389,000	2,044,000	2,044,000	1,589,149	1,557,793	9,623,942	16
68	Associated Student, San Jose State University	2,707,384	2,796,502	2,722,500	2,994,930	3,291,458	14,512,774	25
69	San Jose State University Research Foundation	28,874,305	30,318,020	30,318,020	25,290,546	25,500,571	140,301,462	239
70	Spartan Shops, Inc., San Jose State University	5,489,344	6,007,424	7,262,914	7,050,801	7,488,024	33,298,507	57
71	The Student Union of San Jose State University	2,808,447	2,839,384	2,882,000	2,451,862	2,711,562	13,693,255	23
72	The Tower Foundation, San Jose State University	2,614,747	2,873,276	3,922,123	1,916,366	2,232,564	13,559,076	23
73	Associated Students, Inc., California Polytechnic State University at San Luis Obispo	4,971,519	4,971,519	4,971,519	5,407,343	5,861,528	26,183,428	45
74	Cal Poly Corporation	21,448,242	21,448,242	21,448,242	23,493,280	23,911,001	111,749,007	191
75	California Polytechnic State University Foundation	0	0	0	0	0	0	0
76	Associated Students of California State University, San Marcos	0	0	0	0	0	0	0
77	The California State University San Marcos Foundation	0	0	0	0	0	0	0
78	The University Corporation of CSU San Marcos	187,000	0	0	0	0	187,000	0
79	University Auxiliary and Research Services Corporation	5,607,889	5,054,101	4,800,000	5,263,342	6,806,221	27,531,553	47
80	Associated Students of Sonoma State University	705,370	527,002	527,002	598,216	625,368	2,982,958	5
81	Sonoma State Enterprises, Inc.	0	0	0	0	302,152	302,152	1
82	Sonoma State University Academic Foundation, Inc.	0	0	0	0	0	0	0
83	Associated Students, Inc., California State University, Stanislaus	334,255	387,359	435,453	305,091	351,252	1,813,410	3
84	California State University, Stanislaus Auxiliary and Business Services	0	0	0	0	0	0	0
85	California State University, Stanislaus Foundation	0	0	0	0	0	0	0
86	University Student Union of California State University, Stanislaus	448,125	377,072	414,159	428,469	416,064	2,083,889	4
Total		\$446,561,534	\$403,833,623	\$402,794,578	\$407,171,756	\$428,788,306	\$2,089,149,796	3,562

(3) through (7) were provided by Alliant.
Amounts are not shown for any year in which the organization was not a member.

(9) = (8) / 1,000,000 x 1.705

Risk-Adjusted Expenditures

Member Number (1)	Member Name (2)	Reported Expenditures					Total (8)	Risk-Adjusted Exposure (9)
		2011/12 (3)	2012/13 (4)	2013/14 (5)	2014/15 (6)	2015/16 (7)		
1	California State University, Bakersfield Auxiliary for Sponsored Programs and Administration	\$5,449,987	\$6,888,248	\$7,130,828	\$6,586,625	\$6,356,710	\$32,412,398	5
2	Associated Students, California State University, Bakersfield, Inc.	2,867,991	2,390,707	3,254,076	2,867,991	3,011,391	14,392,156	2
3	California State University, Bakersfield Foundation	6,060,559	6,168,591	9,901,369	6,821,212	7,868,341	36,820,072	5
4	California State University, Bakersfield Student Union	3,417,926	3,645,455	3,619,380	3,417,926	3,588,822	17,689,509	2
5	California State University Foundation	2,302,501	4,861,367	4,685,785	2,591,485	5,515,934	19,957,072	3
6	California State University Institute	2,712,540	2,390,707	2,390,707	3,052,988	1,441,504	11,988,446	2
7	Associated Students of California State University, Channel Islands	628,575	929,398	1,126,215	707,467	742,840	4,134,496	1
8	California State University, Channel Islands Foundation	1,477,352	2,378,643	1,924,242	1,662,773	1,745,912	9,188,922	1
9	Channel Islands University Auxiliary Services, Inc.	3,419,445	4,350,059	5,182,024	3,419,445	5,847,137	22,218,110	3
10	Associated Students of California State University, Chico	23,447,728	24,693,180	23,897,587	26,390,624	17,417,124	115,846,243	16
11	The University Foundation, California State University, Chico	6,350,961	6,753,558	6,766,700	7,148,062	8,649,510	35,668,791	5
12	The CSU, Chico Research Foundation	35,780,398	41,006,132	39,296,090	40,271,153	42,284,711	198,638,483	28
13	Auxiliary Organization Associations c/o CSU Chico Research Foundation	451,456	465,000	478,950	508,118	656,984	2,560,508	0
14	Associated Students, California State University, Dominguez Hills	1,809,444	1,720,822	1,986,936	1,809,444	2,457,771	9,784,417	1
15	The Donald P. and Katherine B. Loker University Student Union, Inc.	1,747,181	2,261,919	2,185,220	1,966,468	2,583,916	10,744,704	2
16	California State University, Dominguez Hills Foundation	16,527,327	19,545,747	20,189,793	18,601,652	18,842,874	93,707,393	13
17	California State University, Dominguez Hills Philanthropic Foundation					1,694,877	1,694,877	0
18	California State University, East Bay Foundation, Inc.	10,246,018	13,517,533	19,290,034	11,531,984	14,319,453	68,905,022	10
19	Associated Students, California State University, East Bay	3,832,462	2,307,887	3,197,134	3,832,462	1,436,082	14,606,027	2
20	Cal State East Bay, Educational Foundation, Inc.	2,299,249	3,611,187	1,509,788	1,116,282	1,454,333	9,990,839	1
21	Associated Students, California State University, Fresno	533,433	619,206	757,604	600,384	785,597	3,296,224	0
22	California State University, Fresno Association, Inc.	33,910,160	36,365,049	34,590,920	38,192,795	37,630,483	180,689,407	25
23	California State University, Fresno Foundation	53,509,603	66,289,753	63,472,447	60,225,530	64,133,600	307,630,933	43
24	Fresno State Programs for Children, Inc.	1,286,679	1,479,590	1,448,055	1,448,168	1,586,130	7,248,622	1
25	The Agricultural Foundation of California State University, Fresno	4,133,020	5,086,496	6,626,198	4,651,750	6,346,652	26,844,116	4
26	The California State University, Fresno Athletic Corporation	24,221,951	31,592,324	34,994,881	27,262,019	40,930,106	159,001,281	22
27	Associated Students, California State University, Fullerton, Inc.	6,522,819	6,986,223	7,958,894	6,522,819	15,099,023	43,089,778	6
28	CSU Fullerton Auxiliary Services Corporation	57,983,699	67,416,106	68,160,202	65,261,164	37,338,226	296,159,397	41
29	Cal State Fullerton Philanthropic Foundation	7,497,118	7,093,604	7,694,148	8,438,072	389,715	31,112,657	4
30	Associated Students, Humboldt State University	1,487,827	1,337,746	1,328,602	1,674,562	1,758,290	7,587,027	1
31	Humboldt State University Advancement Foundation	353,470	1,063,330	1,450,682	397,834	417,726	3,683,042	1
32	Humboldt State University Sponsored Programs Foundation	20,485,425	17,770,321	18,541,770	20,482,425	1,228,019	78,507,960	11
33	Humboldt State University Center	11,772,923	13,161,761	13,765,746	13,250,528	13,913,054	65,864,012	9
34	Associated Students, California State University, Long Beach	10,576,748	12,315,690	13,895,534	11,904,223	15,034,764	63,726,959	9
35	California State University, Long Beach Research Foundation	54,500,000	52,100,000	44,100,000	55,500,000	47,000,000	253,200,000	35
36	Forty-Niner Shops, Inc., CSU Long Beach	27,233,176	30,943,741	29,586,411	30,651,180	37,757,260	156,171,768	22
37	CSULB 49er Foundation	0	4,200,000	5,600,000	10,000,000	9,350,000	29,150,000	4
38	Associated Students, California State University, Los Angeles, Inc.	1,087,042	1,040,538	1,238,190	1,087,042	1,141,394	5,594,206	1
39	Cal State L.A. University Auxiliary Services, Inc.	31,179,235	30,424,660	28,904,173	31,179,235	32,738,197	154,425,500	22
40	California State University, Los Angeles Foundation	2,366,784	2,459,449	2,105,241	2,366,784	405,045	9,703,303	1
41	University-Student Union Board, California State University, Los Angeles	4,059,799	3,856,757	4,521,650	4,569,339	4,797,806	21,805,350	3
42	The Associated Students of the California Maritime Academy	201,347	241,729	258,063	201,347	35,156	937,642	0
43	California Maritime Academy Foundation, Inc.	1,285,527	1,222,893	1,444,213	1,446,872	0	5,399,505	1
44	Foundation of California State University, Monterey Bay	159,914	183,492	343,622	159,917	350,862	1,197,807	0
45	The University Corporation at Monterey Bay	33,030,473	37,985,983	40,400,737	37,176,088	47,986,951	196,580,232	28
46	Associated Students, California State University, Northridge, Inc.	6,356,490	8,086,934	7,947,767	7,154,286	8,385,921	37,931,398	5
47	California State University, Northridge Foundation	7,781,845	7,725,781	6,977,593	7,781,845	8,170,937	38,438,001	5
48	North Campus University Park Development Corporation	111,494	309,002	321,258	125,488	131,762	999,005	0
49	The University Corporation, CSU Northridge	38,557,255	47,116,490	46,784,791	43,396,530	45,566,357	221,421,422	31
50	University Student Union of California State University, Northridge	9,474,145	11,035,791	11,782,619	9,474,145	14,226,591	55,993,291	8

Risk-Adjusted Expenditures

Member Number (1)	Member Name (2)	Reported Expenditures					Total (8)	Risk-Adjusted Exposure (9)
		2011/12 (3)	2012/13 (4)	2013/14 (5)	2014/15 (6)	2015/16 (7)		
51	Associated Students Inc., California State Polytechnic University, Pomona	5,131,715	6,071,642	6,959,593	5,775,791	6,064,581	30,003,322	4
52	The Cal Poly Pomona Foundation, Inc.	55,392,863	62,807,089	64,478,724	62,345,155	72,194,143	317,217,974	44
53	Associated Students of California State University, Sacramento	6,077,045	7,400,649	7,464,889	6,839,768	8,446,958	36,229,309	5
54	Capital Public Radio, Inc., CSU Sacramento	7,750,476	10,024,289	10,915,752	8,723,229	12,090,000	49,503,746	7
55	The University Foundation at Sacramento State	2,581,970	2,298,457	3,174,173	2,581,970	441,235	11,077,805	2
56	University Enterprises, Inc., CSU Sacramento	85,844,000	67,456,985	63,730,553	85,843,488	75,557,504	378,432,530	53
57	University Union Operation of CSUS, Inc.	7,347,236	8,274,805	8,761,197	8,269,379	9,931,858	42,584,475	6
58	Associated Students Inc., California State University, San Bernardino	1,135,367	1,345,451	1,560,189	1,277,865	1,341,758	6,660,630	1
59	Santos Manual Student Union of California State University, San Bernardino	3,768,575	4,170,066	4,573,766	4,241,564	5,025,461	21,779,432	3
60	University Enterprises Corporation at CSUSB	24,903,692	25,611,299	22,677,395	24,903,692	4,193,000	102,289,078	14
61	CSUSB Philanthropic Foundation	2,624,952	3,691,721	3,790,661	2,954,407	3,968,739	17,030,480	2
62	Associated Students, San Diego State University	16,750,643	18,167,877	20,571,753	18,852,996	28,100,720	102,443,989	14
63	Aztec Shops, Ltd., San Diego State University	49,636,018	49,396,792	59,332,086	55,865,776	64,029,754	278,260,426	39
64	San Diego State University Research Foundation	181,305,730	172,116,595	162,277,105	203,680,944	179,790,730	899,171,104	126
65	Associated Students, Inc., San Francisco State University	3,628,085	4,361,815	4,577,998	4,083,442	8,092,266	24,743,606	3
66	San Francisco State University Foundation	648,525	900,253	1,122,778	648,525	817,342	4,137,423	1
67	The University Corporation, San Francisco State	957,426	10,959,717	10,016,887	9,597,426	10,077,297	41,608,753	6
68	Associated Student, San Jose State University	6,591,623	7,295,014	7,483,729	7,418,930	8,149,808	36,939,104	5
69	San Jose State University Research Foundation	63,261,425	67,337,051	66,144,134	71,201,291	74,761,356	342,705,256	48
70	Spartan Shops, Inc., San Jose State University	9,776,439	18,461,426	20,018,246	11,003,468	23,311,665	82,571,244	12
71	The Student Union of San Jose State University	6,656,448	7,537,701	9,329,151	7,491,891	10,346,821	41,362,012	6
72	The Tower Foundation, San Jose State University	11,787,206	16,615,647	17,276,877	13,266,604	23,109,177	82,055,511	11
73	Associated Students, Inc., California Polytechnic State University at San Luis Obispo	11,303,449	14,156,945	16,839,600	12,722,131	16,085,895	71,108,020	10
74	Cal Poly Corporation	70,795,653	78,261,896	80,669,821	79,681,131	88,491,513	397,900,014	56
75	California Polytechnic State University Foundation	16,625,525	22,530,882	23,687,664	18,712,175	30,554,783	112,111,029	16
76	Associated Students of California State University, San Marcos	1,129,909	1,246,982	1,241,782	1,271,723	1,335,309	6,225,706	1
77	The California State University San Marcos Foundation	2,942,027	5,276,699	4,146,249	2,942,027	5,407,458	20,714,460	3
78	The University Corporation of CSU San Marcos	4,549,239	8,057,054	9,371,110	4,549,239	4,776,701	31,303,343	4
79	University Auxiliary and Research Services Corporation	14,496,709	11,351,792	11,633,697	14,496,709	1,930,587	53,909,494	8
80	Associated Students of Sonoma State University	1,553,032	2,103,314	2,155,922	1,747,951	1,835,349	9,395,567	1
81	Sonoma State Enterprises, Inc.	5,062,766	6,614,619	8,725,893	5,698,188	5,983,097	32,084,564	4
82	Sonoma State University Academic Foundation, Inc.	299,532	305,366	274,099	337,126	153,000	1,369,123	0
83	Associated Students, Inc., California State University, Stanislaus	841,997	946,282	1,087,205	841,997	884,097	4,601,578	1
84	California State University, Stanislaus Auxiliary and Business Services	1,778,678	1,466,347	1,394,519	2,001,918	2,102,014	8,743,476	1
85	California State University, Stanislaus Foundation	2,816,788	2,693,158	2,130,490	3,170,320	1,841,595	12,652,351	2
86	University Student Union of California State University, Stanislaus	1,302,158	1,201,715	1,245,439	1,302,158	1,367,266	6,418,736	1
Total		\$1,271,543,422	\$1,385,911,971	\$1,405,855,995	\$1,413,228,926	\$1,435,142,686	\$6,911,683,000	968

(3) through (7) were provided by Alliant.
Amounts are not shown for any year in which the organization was not a member.

(9) = (8) / 1,000,000 x 0.140

Total Risk-Adjusted Exposure

Member Number (1)	Member Name (2)	2011/12 through 2015/16 Risk-Adjusted Exposure					
		Vehicles (3)	Square Feet (4)	Payroll (5)	Expenditures (6)	Total (7)	% of Total (8)
1	California State University, Bakersfield Auxiliary for Sponsored Programs and Administration	0	1	15	5	20	0.31%
2	Associated Students, California State University, Bakersfield, Inc.	0	0	0	2	2	0.03%
3	California State University, Bakersfield Foundation	0	2	8	5	15	0.22%
4	California State University, Bakersfield Student Union	0	15	0	2	17	0.26%
5	California State University Foundation	0	0	0	3	3	0.04%
6	California State University Institute	0	0	0	2	2	0.03%
7	Associated Students of California State University, Channel Islands	1	4	0	1	5	0.08%
8	California State University, Channel Islands Foundation	0	0	0	1	2	0.03%
9	Channel Islands University Auxiliary Services, Inc.	7	11	19	3	41	0.62%
10	Associated Students of California State University, Chico	14	46	62	16	138	2.09%
11	The University Foundation, California State University, Chico	1	6	0	5	12	0.18%
12	The CSU, Chico Research Foundation	12	6	111	28	157	2.37%
13	Auxiliary Organization Associations c/o CSU Chico Research Foundation	0	0	0	0	0	0.01%
14	Associated Students, California State University, Dominguez Hills	0	2	4	1	8	0.12%
15	The Donald P. and Katherine B. Loker University Student Union, Inc.	0	19	6	2	26	0.40%
16	California State University, Dominguez Hills Foundation	1	3	46	13	63	0.96%
17	California State University, Dominguez Hills Philanthropic Foundation	0	0	0	0	0	0.00%
18	California State University, East Bay Foundation, Inc.	0	0	18	10	28	0.42%
19	Associated Students, California State University, East Bay	1	1	10	2	14	0.20%
20	Cal State East Bay, Educational Foundation, Inc.	0	0	0	1	1	0.02%
21	Associated Students, California State University, Fresno	0	7	1	0	10	0.15%
22	California State University, Fresno Association, Inc.	7	124	54	25	209	3.17%
23	California State University, Fresno Foundation	1	1	139	43	183	2.77%
24	Fresno State Programs for Children, Inc.	0	6	6	1	13	0.20%
25	The Agricultural Foundation of California State University, Fresno	0	0	2	4	6	0.09%
26	The California State University, Fresno Athletic Corporation	20	19	67	22	128	1.94%
27	Associated Students, California State University, Fullerton, Inc.	1	41	45	6	93	1.41%
28	CSU Fullerton Auxiliary Services Corporation	2	68	130	41	242	3.65%
29	Cal State Fullerton Philanthropic Foundation	0	0	0	4	4	0.07%
30	Associated Students, Humboldt State University	0	2	1	1	4	0.06%
31	Humboldt State University Advancement Foundation	0	0	0	1	1	0.01%
32	Humboldt State University Sponsored Programs Foundation	0	1	62	11	74	1.12%
33	Humboldt State University Center	4	7	31	9	51	0.78%
34	Associated Students, California State University, Long Beach	4	48	55	9	116	1.75%
35	California State University, Long Beach Research Foundation	4	32	140	35	212	3.21%
36	Forty-Niner Shops, Inc., CSU Long Beach	2	25	64	22	112	1.70%
37	CSULB 49er Foundation	0	0	0	4	4	0.07%
38	Associated Students, California State University, Los Angeles, Inc.	0	0	0	1	1	0.02%
39	Cal State L.A. University Auxiliary Services, Inc.	0	18	76	22	115	1.75%
40	California State University, Los Angeles Foundation	0	0	0	1	1	0.02%
41	University-Student Union Board, California State University, Los Angeles	1	27	23	3	54	0.82%
42	The Associated Students of the California Maritime Academy	0	0	0	0	0	0.00%
43	California Maritime Academy Foundation, Inc.	0	0	0	1	1	0.01%
44	Foundation of California State University, Monterey Bay	0	0	0	0	0	0.00%
45	The University Corporation at Monterey Bay	5	84	77	28	194	2.93%
46	Associated Students, California State University, Northridge, Inc.	4	5	26	5	41	0.62%
47	California State University, Northridge Foundation	0	0	0	5	5	0.08%
48	North Campus University Park Development Corporation	0	0	0	0	0	0.00%
49	The University Corporation, CSU Northridge	5	40	148	31	224	3.38%
50	University Student Union of California State University, Northridge	1	81	48	8	138	2.09%

Total Risk-Adjusted Exposure

Member Number (1)	Member Name (2)	2011/12 through 2015/16 Risk-Adjusted Exposure					Total (7)	% of Total (8)
		Vehicles (3)	Square Feet (4)	Payroll (5)	Expenditures (6)			
51	Associated Students Inc., California State Polytechnic University, Pomona	0	47	28	4	79	1.19%	
52	The Cal Poly Pomona Foundation, Inc.	18	97	138	44	298	4.50%	
53	Associated Students of California State University, Sacramento	9	7	31	5	51	0.78%	
54	Capital Public Radio, Inc., CSU Sacramento	0	4	26	7	37	0.56%	
55	The University Foundation at Sacramento State	0	0	0	2	2	0.02%	
56	University Enterprises, Inc., CSU Sacramento	7	131	230	53	421	6.37%	
57	University Union Operation of CSUS, Inc.	0	53	8	6	67	1.02%	
58	Associated Students Inc., California State University, San Bernardino	0	0	3	1	4	0.07%	
59	Santos Manual Student Union of California State University, San Bernardino	0	20	16	3	39	0.59%	
60	University Enterprises Corporation at CSUSB	0	9	71	14	94	1.42%	
61	CSUSB Philanthropic Foundation	0	0	0	2	2	0.04%	
62	Associated Students, San Diego State University	4	91	74	14	184	2.77%	
63	Aztec Shops, Ltd., San Diego State University	11	96	105	39	251	3.80%	
64	San Diego State University Research Foundation	55	240	634	126	1,054	15.93%	
65	Associated Students, Inc., San Francisco State University	0	12	25	3	40	0.60%	
66	San Francisco State University Foundation	0	0	0	1	1	0.01%	
67	The University Corporation, San Francisco State	0	12	16	6	34	0.51%	
68	Associated Student, San Jose State University	0	6	25	5	36	0.54%	
69	San Jose State University Research Foundation	5	22	239	48	314	4.75%	
70	Spartan Shops, Inc., San Jose State University	3	14	57	12	85	1.28%	
71	The Student Union of San Jose State University	3	75	23	6	106	1.61%	
72	The Tower Foundation, San Jose State University	1	0	23	11	35	0.53%	
73	Associated Students, Inc., California Polytechnic State University at San Luis Obispo	2	46	45	10	103	1.55%	
74	Cal Poly Corporation	38	19	191	56	304	4.59%	
75	California Polytechnic State University Foundation	0	0	0	16	16	0.24%	
76	Associated Students of California State University, San Marcos	0	1	0	1	2	0.03%	
77	The California State University San Marcos Foundation	0	0	0	3	3	0.04%	
78	The University Corporation of CSU San Marcos	0	36	0	4	41	0.61%	
79	University Auxiliary and Research Services Corporation	1	6	47	8	61	0.92%	
80	Associated Students of Sonoma State University	0	1	5	1	7	0.11%	
81	Sonoma State Enterprises, Inc.	6	24	1	4	34	0.52%	
82	Sonoma State University Academic Foundation, Inc.	0	2	0	0	2	0.03%	
83	Associated Students, Inc., California State University, Stanislaus	0	1	3	1	4	0.07%	
84	California State University, Stanislaus Auxiliary and Business Services	1	0	0	1	2	0.03%	
85	California State University, Stanislaus Foundation	0	0	0	2	2	0.03%	
86	University Student Union of California State University, Stanislaus	0	1	4	1	6	0.09%	
Total		261	1,826	3,562	968	6,616	100.00%	

(3) through (6) are from Exhibit LI-XMOD-2 through Exhibit LI-XMOD-5.

(8) = (7) / (Total 7)

2017/18 Experience Modification Factors

Member Number (1)	Member Name (2)	2011/12 - 2015/16 % of Total				Credibility Weight (6)	Credibility-Weighted Experience Modification Factor (7)	Capped Experience Modification Factor (8)
		Reported Incurred Losses as of 06/30/16 - Capped at \$100,000 per Claim (3)	Total Risk-Adjusted Exposure (4)	Indicated Experience Modification Factor (5)				
1	California State University, Bakersfield Auxiliary for Sponsored Programs and Administration	0.00%	0.31%	0.000	12.6%	0.874	0.874	
2	Associated Students, California State University, Bakersfield, Inc.	0.00%	0.03%	0.000	1.5%	0.985	0.985	
3	California State University, Bakersfield Foundation	0.00%	0.22%	0.000	9.5%	0.905	0.905	
4	California State University, Bakersfield Student Union	0.00%	0.26%	0.000	11.0%	0.890	0.890	
5	California State University Foundation	0.00%	0.04%	0.000	2.1%	0.979	0.979	
6	California State University Institute	0.00%	0.03%	0.000	1.2%	0.988	0.988	
7	Associated Students of California State University, Channel Islands	0.00%	0.08%	0.000	3.5%	0.965	0.965	
8	California State University, Channel Islands Foundation	0.00%	0.03%	0.000	1.2%	0.988	0.988	
9	Channel Islands University Auxiliary Services, Inc.	0.10%	0.62%	0.162	22.6%	0.811	0.811	
10	Associated Students of California State University, Chico	0.45%	2.09%	0.217	49.6%	0.611	0.750	
11	The University Foundation, California State University, Chico	0.00%	0.18%	0.000	8.0%	0.920	0.920	
12	The CSU, Chico Research Foundation	10.28%	2.37%	4.339	52.7%	2.761	2.000	
13	Auxiliary Organization Associations c/o CSU Chico Research Foundation	0.00%	0.01%	0.000	0.3%	0.997	0.997	
14	Associated Students, California State University, Dominguez Hills	0.01%	0.12%	0.065	5.2%	0.951	0.951	
15	The Donald P. and Katherine B. Loker University Student Union, Inc.	0.15%	0.40%	0.384	15.7%	0.903	0.903	
16	California State University, Dominguez Hills Foundation	0.57%	0.96%	0.597	31.1%	0.875	0.875	
17	California State University, Dominguez Hills Philanthropic Foundation	0.00%	0.00%	0.000	0.2%	0.998	0.998	
18	California State University, East Bay Foundation, Inc.	0.06%	0.42%	0.143	16.4%	0.859	0.859	
19	Associated Students, California State University, East Bay	0.04%	0.20%	0.201	8.8%	0.930	0.930	
20	Cal State East Bay, Educational Foundation, Inc.	0.00%	0.02%	0.000	1.0%	0.990	0.990	
21	Associated Students, California State University, Fresno	0.00%	0.15%	0.000	6.5%	0.935	0.935	
22	California State University, Fresno Association, Inc.	0.48%	3.17%	0.152	59.9%	0.493	0.750	
23	California State University, Fresno Foundation	3.48%	2.77%	1.256	56.6%	1.145	1.145	
24	Fresno State Programs for Children, Inc.	0.00%	0.20%	0.000	8.8%	0.912	0.912	
25	The Agricultural Foundation of California State University, Fresno	0.00%	0.09%	0.000	4.2%	0.958	0.958	
26	The California State University, Fresno Athletic Corporation	0.99%	1.94%	0.510	47.7%	0.766	0.766	
27	Associated Students, California State University, Fullerton, Inc.	0.17%	1.41%	0.119	39.9%	0.649	0.750	
28	CSU Fullerton Auxiliary Services Corporation	5.08%	3.65%	1.390	63.2%	1.247	1.247	
29	Cal State Fullerton Philanthropic Foundation	0.00%	0.07%	0.000	3.0%	0.970	0.970	
30	Associated Students, Humboldt State University	0.00%	0.06%	0.000	2.8%	0.972	0.972	
31	Humboldt State University Advancement Foundation	0.00%	0.01%	0.000	0.4%	0.996	0.996	
32	Humboldt State University Sponsored Programs Foundation	0.19%	1.12%	0.165	34.6%	0.711	0.750	
33	Humboldt State University Center	0.14%	0.78%	0.181	26.8%	0.781	0.781	
34	Associated Students, California State University, Long Beach	3.59%	1.75%	2.050	45.2%	1.475	1.475	
35	California State University, Long Beach Research Foundation	3.65%	3.21%	1.139	60.2%	1.084	1.084	
36	Forty-Niner Shops, Inc., CSU Long Beach	0.91%	1.70%	0.534	44.4%	0.793	0.793	
37	CSULB 49er Foundation	0.04%	0.07%	0.560	3.0%	0.987	0.987	
38	Associated Students, California State University, Los Angeles, Inc.	0.03%	0.02%	1.849	0.9%	1.007	1.007	
39	Cal State L.A. University Auxiliary Services, Inc.	0.00%	1.75%	0.000	45.1%	0.549	0.750	
40	California State University, Los Angeles Foundation	0.00%	0.02%	0.000	1.0%	0.990	0.990	
41	University-Student Union Board, California State University, Los Angeles	0.00%	0.82%	0.000	27.8%	0.722	0.750	
42	The Associated Students of the California Maritime Academy	0.00%	0.00%	0.000	0.2%	0.998	0.998	
43	California Maritime Academy Foundation, Inc.	0.00%	0.01%	0.000	0.5%	0.995	0.995	
44	Foundation of California State University, Monterey Bay	0.00%	0.00%	0.000	0.1%	0.999	0.999	
45	The University Corporation at Monterey Bay	3.14%	2.93%	1.071	58.0%	1.041	1.041	
46	Associated Students, California State University, Northridge, Inc.	0.31%	0.62%	0.499	22.5%	0.887	0.887	
47	California State University, Northridge Foundation	0.00%	0.08%	0.000	3.7%	0.963	0.963	
48	North Campus University Park Development Corporation	0.00%	0.00%	0.000	0.1%	0.999	0.999	
49	The University Corporation, CSU Northridge	1.05%	3.38%	0.312	61.4%	0.577	0.750	
50	University Student Union of California State University, Northridge	6.53%	2.09%	3.124	49.6%	2.054	2.000	

2017/18 Experience Modification Factors

Member Number (1)	Member Name (2)	2011/12 - 2015/16 % of Total		Indicated Experience Modification Factor (5)	Credibility Weight (6)	Credibility-Weighted Experience Modification Factor (7)	Capped Experience Modification Factor (8)
		Reported Incurred Losses as of 06/30/16 - Capped at \$100,000 per Claim (3)	Total Risk-Adjusted Exposure (4)				
51	Associated Students Inc., California State Polytechnic University, Pomona	2.30%	1.19%	1.925	36.0%	1.333	1.333
52	The Cal Poly Pomona Foundation, Inc.	10.87%	4.50%	2.413	68.0%	1.961	1.961
53	Associated Students of California State University, Sacramento	0.93%	0.78%	1.199	26.8%	1.053	1.053
54	Capital Public Radio, Inc., CSU Sacramento	0.41%	0.56%	0.728	21.0%	0.943	0.943
55	The University Foundation at Sacramento State	0.00%	0.02%	0.000	1.1%	0.989	0.989
56	University Enterprises, Inc., CSU Sacramento	4.93%	6.37%	0.774	75.0%	0.831	0.831
57	University Union Operation of CSUS, Inc.	0.41%	1.02%	0.400	32.4%	0.806	0.806
58	Associated Students Inc., California State University, San Bernardino	0.00%	0.07%	0.000	3.0%	0.970	0.970
59	Santos Manual Student Union of California State University, San Bernardino	2.05%	0.59%	3.477	21.7%	1.538	1.538
60	University Enterprises Corporation at CSUSB	0.01%	1.42%	0.010	40.0%	0.604	0.750
61	CSUSB Philanthropic Foundation	0.00%	0.04%	0.000	1.7%	0.983	0.983
62	Associated Students, San Diego State University	5.30%	2.77%	1.911	56.7%	1.516	1.516
63	Aztec Shops, Ltd., San Diego State University	2.28%	3.80%	0.601	64.1%	0.744	0.750
64	San Diego State University Research Foundation	17.69%	15.93%	1.111	75.0%	1.083	1.083
65	Associated Students, Inc., San Francisco State University	0.04%	0.60%	0.066	22.1%	0.794	0.794
66	San Francisco State University Foundation	0.00%	0.01%	0.000	0.4%	0.996	0.996
67	The University Corporation, San Francisco State	0.54%	0.51%	1.053	19.4%	1.010	1.010
68	Associated Student, San Jose State University	0.53%	0.54%	0.982	20.2%	0.996	0.996
69	San Jose State University Research Foundation	1.69%	4.75%	0.356	69.1%	0.555	0.750
70	Spartan Shops, Inc., San Jose State University	0.78%	1.28%	0.611	37.7%	0.854	0.854
71	The Student Union of San Jose State University	3.52%	1.61%	2.186	43.1%	1.512	1.512
72	The Tower Foundation, San Jose State University	0.00%	0.53%	0.000	20.0%	0.800	0.800
73	Associated Students, Inc., California Polytechnic State University at San Luis Obispo	0.02%	1.55%	0.013	42.2%	0.583	0.750
74	Cal Poly Corporation	1.43%	4.59%	0.312	68.4%	0.530	0.750
75	California Polytechnic State University Foundation	0.02%	0.24%	0.094	10.1%	0.909	0.909
76	Associated Students of California State University, San Marcos	0.00%	0.03%	0.000	1.4%	0.986	0.986
77	The California State University San Marcos Foundation	0.00%	0.04%	0.000	2.0%	0.980	0.980
78	The University Corporation of CSU San Marcos	0.30%	0.61%	0.494	22.4%	0.887	0.887
79	University Auxiliary and Research Services Corporation	2.24%	0.92%	2.432	30.3%	1.433	1.433
80	Associated Students of Sonoma State University	0.13%	0.11%	1.159	4.9%	1.008	1.008
81	Sonoma State Enterprises, Inc.	0.10%	0.52%	0.188	19.7%	0.840	0.840
82	Sonoma State University Academic Foundation, Inc.	0.00%	0.03%	0.000	1.6%	0.984	0.984
83	Associated Students, Inc., California State University, Stanislaus	0.03%	0.07%	0.453	3.1%	0.983	0.983
84	California State University, Stanislaus Auxiliary and Business Services	0.00%	0.03%	0.000	1.4%	0.986	0.986
85	California State University, Stanislaus Foundation	0.00%	0.03%	0.000	1.2%	0.988	0.988
86	University Student Union of California State University, Stanislaus	0.00%	0.09%	0.000	3.9%	0.961	0.961
Total		100.00%	100.00%				

(3) is from Exhibit LI-XMOD-1.

(4) is from Exhibit LI-XMOD-6.

(5) = (3) / (4)

(6) is based on (4). San Diego State University Research Foundation is the largest member based on expenditures and was given 75% credibility. The next largest member was given 75% weight and the remaining members proportionately less.

(7) = [(6) x (5)] + [(1.0 - (6)) x 1.0]

(8) = (7), subject to a minimum of 0.750 and a maximum of 2.000.

Sample Premium Calculation
Member XYZ
2017/18

A.	Coverage (1)	Exposure (2)	Member's 2017/18 Exposure (3)	2017/18 Projected Loss Rate (4)	Loss Rate Units (5)	Deductible Credit (6)	Total Projected 2017/18 Losses Net of Deductible Credits (7)
	Automobile Liability	Vehicles	10	\$149.80	1	0%	\$1,498
	Premises Liability	Square Feet	500,000	39.91	1,000	0%	19,956
	Employment Practices Liability	Payroll	\$8,000,000	2,148.50	1,000,000	32% *	11,688
	Other Liability	Expenditures	\$16,000,000	176.40	1,000,000	0%	2,822
i. Total - Member							\$35,965
ii. Total - Program							\$1,491,000
iii. Member Portion [(A.i) / (A.ii)]							2.4%
B. Experience Modification Factor							
i. Credibility-Weighted Experience Modification Factor							0.950
ii. Capped Experience Modification Factor							** 0.950
C. Experience Modified Projected 2017/18 Losses [Total (A.7.i) x (B.ii)]							\$34,166
D. Balanced Experience Modified Projected 2017/18 Losses							\$34,166
E. Projected 2017/18 Expenses							
i. Total Program							\$2,278,000
ii. Member [(A.iii) x (E.i)]							\$54,948
iii. Capped Member Expenses							** \$54,948
F. Projected 2017/18 Premium [(D) + (E.iii)]							\$89,114

* Member has an EPL deductible of: \$50,000

** Minimum and maximum for xmod factors and expense amounts included for illustration and discussion purposes.
An additional off-balance adjustment may be required if minimums and maximums are imposed.

(7) = [(3) / (5)] x (4) x [1.0 - (6)]

(B.i) should be derived for each member, as shown in Exhibit LI-XMOD-1 through Exhibit LI-XMOD-7.

(B.ii) = (B.i), subject to a minimum of .750 and a maximum of 2.0.

(E.iii) = (E.ii), subject to a minimum of \$1,000 and a maximum of \$75,000.

October 28, 2016

299980

CSU Auxiliary Organizations Risk Management Alliance
c/o Alliant Insurance Services, Inc.
100 Pine Street, 11th Floor
San Francisco, California 94111-5101

Attn: Ms. Mimi Long
JPA Program Administrator

**Actuarial Study of the
Employment Practices Liability
Indicated Deductible Credits**

We have completed our analysis of the indicated deductible credits for the employment practices liability claims of the California State University Auxiliary Organizations Risk Management Alliance (CSU-AORMA).

The indicated deductible credits are shown in Table 1. These credits are based on a \$350,000 self-insured retention.

**Table 1
Indicated Deductible Credits**

	Deductible (1)	Closed Claims Deductible Credit (2)	All Claims Deductible Credit (3)	Recommended by Actuary (4)
(A)	\$25,000	19.0%	18.5%	20.0%
(B)	50,000	32.0%	31.6%	32.0%
(C)	75,000	43.4%	42.9%	43.0%
(D)	100,000	53.0%	52.5%	53.0%

Note: (2) and (3) are based on the current actuarial study.

Please call with any questions you may have. Thank you for the opportunity to be of service.

Respectfully submitted,

Aon Risk Consultants, Inc.

Mujtaba Datto, ACAS, MAAA, FCA
Actuarial Practice Leader

Tracy Fleck, ACAS, MAAA
Consultant and Actuary

Ziruo Wang
Actuarial Analyst

MD/TF:zw

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DRAFT

LIABILITY PROGRAM MEMBER ALLOCATION FOR FY 17 18

ISSUE: The Programs Committee is responsible for approving the final member allocation and the allocation factors for the FY 17/18 Liability Program Member Allocation. The AORMA Committee approved the total liability program costs for FY 17/18 of \$4,098,878 which is a 7% increase over the FY 16/17 allocated program costs. The Liability Program costs have been allocated to the members based on the allocation formula approved by the Programs Committee and AORMA Committee.

RECOMMENDATION: Staff recommends that the Programs Committee approve (1) the FY 17/18 Liability Program Allocation Factors and (2) the member allocation as presented on the attached spreadsheet allowing Staff to revise the allocation with updated member information as appropriate.

FISCAL IMPACT: The AORMA Committee approved the total liability program costs for FY 17/18 of \$4,098,878. The allocation being presented for approval results in total funding of \$4,098,766 which is a difference of -\$112.

BACKGROUND: The following factors have been included in the allocation and require approval by the Programs Committee:

1. **Four basic rates.** TABLE 1 includes the proposed rates for Auto, Premises, Other and Employment Practices Liability (EPL). The rate changes have been limited to +/- 10% to provide rate stability.

TABLE 1					
Exposure	17/18 Actuary's Recommended Rates	16/17 Collared Rates	17/18 Collared Rates	Difference Actuary vs 17/18 Collared Rates	Difference 16/17 vs 17/18 Collared Rates
Auto Liability	150	151	150	0%	-1%
Premises Liability	40	45	41	1%	-10%
Other Liability	176	439	395	55%	-10%
EPL	2,149	1,172	1,289	-67%	10%

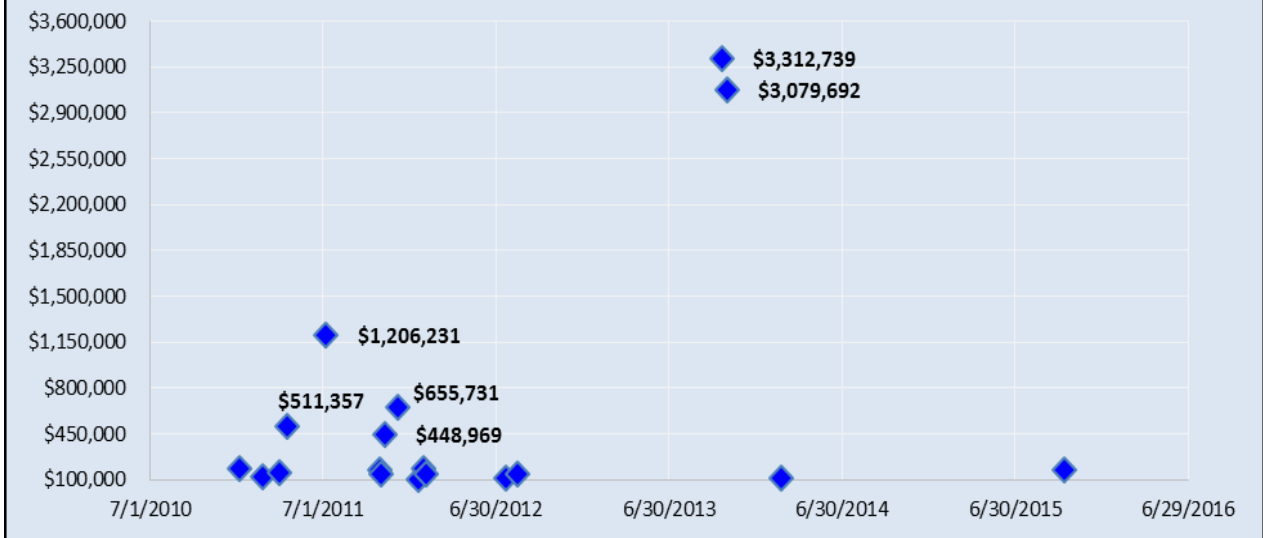
Table 2 below shows the actuary's recommended rates for the four exposure categories for FY 15/16, 16/17 and 17/18. This table allows the Programs Committee to see how the rates are trending based on AORMA's historical loss information.

Table 2			
Actuary's Recommended Projected Limited Loss Rates (Full Value, Gross of Deductibles)			
Exposure	FY 15/16	FY 16/17	FY 17/18
Auto Liability	150	159	150
Premises Liability	37	42	40
Other Liability	132	140	176
EPL	2,566	2,325	2,149

2. **Maximum premium for calculating the size credit.** The premium has remained at \$65,000 which allows about 10% of the members to receive the maximum size credit.
3. **Maximum size credit rate percentage.** The size credit has remained the same at 20%.
4. **Maximum collared rate percentage increase.** The maximum increase was reduced from 35% to 30% to provide premium stability.
5. **Maximum collared rate percentage decrease.** The maximum decrease was changed from a 5% decrease to a mandatory 5% increase for all members.
6. **Capped excess premium.** This remains at \$85,000. Two members received the capped excess premium.
7. **Minimum administrative costs.** This remains at \$600. 25 members received the minimum capped admin costs.
8. **Maximum administrative costs.** This remains at \$60,000. Two member received the maximum capped admin costs.
9. **Minimum premium.** This remains at \$2,000; however, due to the mandatory 5% increase for all members, the minimum premium increased to \$2,100.

Due to claims activity (see Table 3 below) within the pooled layer, the liability program costs have been increasing. Staff, as well as the AORMA Committee, had been anticipating these increases and therefore had been conservative in prior years with the program's funding requirements as well as dividend distributions. However, in order to adequately fund the liability program, all members have received a minimum mandatory 5% increase. Some members received the maximum increase of 30%.

TABLE 3
Distribution of Liability Losses above \$100,000
July 1, 2010 to June 30, 2016



PUBLICATION: The liability premiums will be sent out to the members in January, 2017.

ATTACHMENT(S):

- a. The FY 17/18 Liability Program Member Allocation Rating Formula – Comparison Page
- b. FY 17/18 - Total Funding Approved
- c. Policy & Procedure L-8 Liability Program Member Allocation Formula

CSURMA AORMA Liability Insurance Program

FY 17/18 Rating Allocation

Member Information		Premium				Ex Mods			Expenditures %				
Campus	Auxiliary Organization	Current	Prior	% Diff	\$ Diff	Current	Prior	FY 16/17	FY 15/16	% Diff	Diff	Current	Prior
Bakersfield	Associated Students, California State University, Bakersfield, Inc.	5,771	5,496	5%	275	2,925,460	2,867,991	0.988	0.973	0%	2%	-	-
Bakersfield	California State University, Bakersfield Auxiliary for Sponsored Programs and Administration	7,176	5,520	30%	1,656	6,356,710	5,449,987	0.858	0.881	2%	17%	1,832,300	2,120,000
Bakersfield	California State University, Bakersfield Foundation	8,997	8,569	5%	428	7,868,341	6,821,212	0.908	0.892	0%	15%	20,000	570,000
Bakersfield	California State University, Bakersfield Student Union, Inc.	4,825	4,595	5%	230	2,523,935	3,619,380	0.897	0.898	-1%	-30%	-	-
Chancellor's Office	California State University Foundation	3,510	2,700	30%	810	5,515,934	4,685,785	0.987	0.993	-1%	18%	30,000	-
Chancellor's Office	California State University Institute	2,700	2,571	5%	129	1,441,504	2,383,477	0.990	0.990	0%	-40%	-	-
Channel Islands	Associated Students of California State University, Channel Islands, Inc.	3,291	2,871	15%	420	1,409,993	1,126,215	0.967	0.986	0%	25%	-	-
Channel Islands	California State University Channel Islands Foundation	2,966	2,281	30%	685	4,291,515	1,924,242	0.990	0.988	0%	123%	-	-
Channel Islands	CI Auxiliary Services Corporation, Inc. (University Glen Corp)	21,433	20,412	5%	1,021	5,847,137	5,182,024	1.857	1.935	-56%	13%	3,102,477	2,738,034
Chico	Associated Students of California State University, Chico	118,588	112,941	5%	5,647	17,417,124	23,712,711	0.750	0.750	0%	-27%	8,192,918	6,788,262
Chico	Auxiliary Organization Associations	2,100	2,000	5%	100	656,984	508,118	0.998	0.998	0%	29%	-	-
Chico	The CSU, Chico Research Foundation	116,231	110,696	5%	5,535	37,317,851	39,713,888	2.000	2.000	0%	-6%	13,838,542	13,088,215
Chico	The University Foundation, California State University, Chico	11,799	11,237	5%	562	8,649,510	6,729,217	0.956	0.962	-4%	29%	-	-
Dominguez Hills	Associated Students, California State University, Dominguez Hills	5,274	5,023	5%	251	2,457,771	2,162,980	0.953	0.961	0%	14%	596,680	480,720
Dominguez Hills	California State University, Dominguez Hills Foundation	41,454	39,480	5%	1,974	18,842,874	20,179,599	0.945	0.784	-7%	-7%	6,109,635	4,947,690
Dominguez Hills	Donald P. and Katherine B. Loker University Student Union, Incorporated	16,595	15,805	5%	790	2,583,916	2,185,220	0.941	0.952	-4%	18%	1,243,475	980,239
Dominguez Hills	California State University, Dominguez Hills Philanthropic Foundation	2,100	2,000	5%	100	1,694,877	95,000	1.000	1.000	0%	1684%	-	-
East Bay	Associated Students, California State University, East Bay	14,636	13,939	5%	697	1,436,082	3,197,134	0.930	0.856	0%	-55%	498,692	484,429
East Bay	Cal State East Bay Educational Foundation	2,100	2,000	5%	100	1,454,333	1,509,788	0.992	1.000	0%	-4%	-	-
East Bay	California State University, East Bay Foundation, Inc.	35,721	34,020	5%	1,701	14,319,453	19,290,034	0.838	0.881	3%	-26%	-	-
Fresno	Associated Students, Inc. of California State University, Fresno	5,855	5,576	5%	279	785,597	757,604	0.940	0.986	-1%	4%	225,000	194,491
Fresno	Fresno State Programs for Children, Inc.	7,708	7,341	5%	367	1,586,130	1,448,055	0.913	0.940	0%	10%	810,000	973,238
Fresno	The Agricultural Foundation of California State University, Fresno	18,843	17,946	5%	897	6,346,652	6,626,198	0.953	0.954	1%	-4%	310,000	295,000
Fresno	The California State University, Fresno Athletic Corporation	180,321	171,734	5%	8,587	40,930,106	36,005,175	0.861	0.816	-11%	14%	5,481,660	5,031,440
Fresno	California State University, Fresno Association, Inc.	74,372	70,830	5%	3,542	25,252,904	22,329,734	0.750	0.767	0%	13%	6,842,000	6,492,000
Fresno	California State University, Fresno Association, Inc. (Courtyard)	40,635	38,700	5%	1,935	4,524,743	4,184,663	0.750	0.767	0%	8%	-	922,909
Fresno	California State University, Fresno Association, Inc. (SMC)	75,720	72,114	5%	3,606	7,852,836	8,076,523	0.750	0.767	0%	-3%	-	-
Fresno	California State University, Fresno Foundation	102,005	82,913	23%	19,092	64,133,600	63,472,447	1.053	1.676	9%	1%	19,250,000	16,600,000
Fullerton	Associated Students, California State University, Fullerton, Inc.	43,492	41,045	6%	2,447	15,099,023	7,958,894	0.750	0.750	0%	90%	5,955,229	5,532,800
Fullerton	Cal State Fullerton Philanthropic Foundation	8,651	8,239	5%	412	389,715	8,438,072	0.972	0.973	0%	-95%	-	-
Fullerton	CSU Fullerton Auxiliary Services Corporation	112,043	94,622	18%	17,421	37,338,226	68,160,202	1.124	0.750	11%	-45%	16,950,487	15,672,877
Humboldt	Associated Students, Humboldt State University	5,759	5,485	5%	274	1,561,930	1,328,602	0.974	0.973	0%	18%	127,000	208,000
Humboldt	Humboldt State University Advancement Foundation	3,510	2,700	30%	810	2,420,504	1,625,682	0.997	0.906	0%	49%	-	-
Humboldt	Humboldt State University Center Board of Directors	48,506	46,196	5%	2,310	14,551,748	13,765,746	0.837	0.750	-7%	6%	3,960,000	3,310,000

CSURMA AORMA Liability Insurance Program

FY 17/18 Rating Allocation

Member Information		Premium				Ex Mods			Expenditures %				
Campus	Auxiliary Organization	Current	Prior	% Diff	\$ Diff	Current	Prior	FY 16/17	FY 15/16	% Diff	Diff	Current	Prior
Humboldt	Humboldt State University Sponsored Programs Foundation	35,947	34,235	5%	1,712	1,228,019	18,541,770	0.930	0.928	-19%	-93%	9,138,973	6,520,000
Long Beach	Associated Students, California State University, Long Beach	74,911	71,344	5%	3,567	15,034,764	18,049,719	1.537	1.368	-4%	-17%	6,347,423	5,745,827
Long Beach	California State University, Long Beach Research Foundation	150,848	143,665	5%	7,183	47,000,000	44,154,763	1.499	1.590	-28%	6%	17,067,411	14,256,269
Long Beach	CSULB 49er Foundation	4,300	3,308	30%	992	9,350,000	5,638,255	1.019	0.993	-3%	66%	-	-
Long Beach	Forty-Niner Shops, Inc., CSU Long Beach	65,719	62,590	5%	3,129	37,757,260	29,586,411	0.838	0.750	-5%	28%	10,000,000	7,755,000
Los Angeles	Associated Students, California State University, Los Angeles, Inc.	6,123	5,831	5%	292	1,364,199	1,238,190	1.006	1.101	0%	10%	-	-
Los Angeles	Cal State L.A. University Auxiliary Services, Inc.	53,230	50,696	5%	2,534	28,368,753	28,904,173	0.750	0.750	0%	-2%	9,200,000	8,590,000
Los Angeles	California State University, Los Angeles Foundation	3,314	3,156	5%	158	405,045	2,105,241	0.991	0.995	0%	-81%	-	-
Los Angeles	University-Student Union Board, California State University, Los Angeles	26,823	25,546	5%	1,277	4,801,015	4,521,650	0.750	0.773	0%	6%	2,925,200	3,190,000
Maritime	California Maritime Academy Foundation, Inc.	3,089	2,942	5%	147	2,220,455	1,444,213	0.995	0.998	0%	54%	-	-
Maritime	The Associated Students of the California Maritime Academy	3,094	2,947	5%	147	375,156	258,063	0.998	1.000	0%	45%	-	-
Monterey	Foundation of California State University, Monterey Bay	3,478	3,312	5%	166	350,862	343,622	0.999	1.000	0%	2%	-	-
Monterey	The University Corporation at Monterey Bay	141,193	108,610	30%	32,583	47,986,951	40,400,737	0.750	0.750	39%	19%	9,896,799	8,153,573
Northridge	Associated Students, California State University, Northridge, Inc.	22,865	21,776	5%	1,089	8,385,921	7,947,767	1.197	1.223	-26%	6%	4,100,000	3,310,000
Northridge	California State University, Northridge Foundation	10,379	9,885	5%	494	10,197,370	6,977,593	0.972	0.980	-1%	46%	-	-
Northridge	North Campus University Park Development Corporation	4,727	4,502	5%	225	400,133	321,258	0.999	0.996	0%	25%	-	-
Northridge	The University Corporation, CSU Northridge	105,372	100,354	5%	5,018	51,236,584	46,850,922	0.750	0.934	0%	9%	19,635,000	18,000,000
Northridge	University Student Union of California State University, Northridge	113,458	108,056	5%	5,402	14,226,591	11,782,619	2.000	2.000	0%	21%	7,795,950	6,647,254
Pomona	Associated Students Inc., California State Polytechnic University, Pomona	65,777	62,645	5%	3,132	10,902,661	6,959,593	0.863	0.867	54%	57%	6,827,880	5,191,999
Pomona	The Cal Poly Pomona Foundation, Inc.	233,998	222,855	5%	11,143	72,194,143	64,500,000	1.752	1.443	12%	12%	18,226,704	14,726,385
Sacramento	Associated Students of California State University, Sacramento	89,067	84,826	5%	4,241	8,446,958	7,464,889	0.923	0.868	14%	13%	4,329,894	3,912,604
Sacramento	Capital Public Radio, Inc., CSU Sacramento	18,572	14,286	30%	4,286	12,090,000	10,915,752	0.937	0.944	1%	11%	4,610,000	3,600,000
Sacramento	The University Foundation at Sacramento State	4,938	4,703	5%	235	441,235	3,174,000	0.990	0.995	0%	-86%	-	-
Sacramento	University Enterprises, Inc., CSU Sacramento	179,107	170,578	5%	8,529	75,557,504	63,730,000	0.786	0.750	6%	19%	28,670,387	21,186,070
Sacramento	University Union Operation of CSUS, Inc.	38,071	36,258	5%	1,813	9,931,858	8,761,197	0.790	0.872	2%	13%	-	-
San Bernardino	Associated Students Inc., California State University, San Bernardino	8,543	8,136	5%	407	2,003,480	1,560,189	0.973	0.970	0%	28%	448,231	341,568
San Bernardino	CSUSB Philanthropic Foundation	4,616	3,551	30%	1,065	3,968,739	3,790,661	0.990	0.863	-1%	5%	-	-
San Bernardino	Santos Manuel Student Union of California State University, San Bernardino	26,961	25,677	5%	1,284	5,025,461	4,573,766	1.819	0.814	-15%	10%	2,169,673	2,035,905
San Bernardino	University Enterprises Corporation at CSUSB	48,408	46,103	5%	2,305	4,193,000	22,677,395	0.750	0.750	0%	-82%	10,063,736	8,813,224
San Diego	Associated Students, San Diego State University	162,755	155,005	5%	7,750	28,100,720	18,852,996	1.029	1.292	47%	49%	10,634,765	8,072,077
San Diego	Aztec Shops, Ltd., San Diego State University	145,991	139,039	5%	6,952	64,029,754	59,261,623	0.750	0.750	0%	8%	15,542,340	12,630,375
San Diego	San Diego State University Research Foundation	324,928	309,455	5%	15,473	179,790,730	160,710,614	1.025	1.234	6%	12%	67,151,600	67,500,000
San Francisco	Associated Students, Inc., San Francisco State University	22,169	17,053	30%	5,116	8,092,266	4,577,998	0.828	0.864	-4%	77%	4,026,988	4,092,890
San Francisco	San Francisco State University Foundation	3,227	3,073	5%	154	817,342	1,122,778	0.947	0.950	5%	-27%	-	-
San Francisco	The University Corporation, San Francisco State	27,460	26,152	5%	1,308	14,289,532	10,016,887	0.982	1.380	3%	43%	2,000,000	2,000,000
San Jose	Associated Student, San Jose State University	18,575	17,690	5%	885	8,149,808	7,483,729	0.947	0.935	5%	9%	3,358,000	2,830,000
San Jose	San Jose State University Research Foundation	74,637	57,413	30%	17,224	57,137,403	66,144,134	1.002	1.155	-25%	-14%	28,172,278	28,217,192
San Jose	Spartan Shops, Inc., San Jose State University	76,268	72,636	5%	3,632	23,311,665	20,018,246	0.825	0.854	4%	16%	7,981,023	7,150,839
San Jose	The Student Union of San Jose State University	111,502	106,192	5%	5,310	10,346,821	9,329,151	0.970	0.750	56%	11%	4,053,166	2,388,828

CSURMA AORMA Liability Insurance Program

FY 17/18 Rating Allocation

Member Information		Premium				Ex Mods			Expenditures %				
Campus	Auxiliary Organization	Current	Prior	% Diff	\$ Diff	Current	Prior	FY 16/17	FY 15/16	% Diff	Diff	Current	Prior
San Jose	The Tower Foundation, San Jose State University	5,218	4,014	30%	1,204	23,109,177	17,276,877	0.793	0.814	1%	34%	2,902,334	1,676,752
San Luis Obispo	Associated Students, Inc., California Polytechnic State University at San Luis Obispo	84,459	80,437	5%	4,022	16,085,895	16,839,600	1.031	1.244	-27%	-4%	5,930,431	5,590,000
San Luis Obispo	Cal Poly Corporation	159,540	151,943	5%	7,597	88,491,513	80,669,821	0.750	0.750	0%	10%	24,965,000	22,525,000
San Luis Obispo	California Polytechnic State University Foundation	3,510	2,700	30%	810	30,554,783	23,687,664	0.951	0.942	-4%	29%	-	-
San Marcos	California State University San Marcos Foundation	4,815	4,586	5%	229	5,407,458	4,146,249	0.987	0.994	-1%	30%	-	-
San Marcos	San Marcos University Corporation	21,619	20,589	5%	1,030	11,684,864	9,371,110	0.878	1.104	1%	25%	-	-
San Marcos	The Associated Students of California State University, San Marcos	8,497	8,092	5%	405	1,549,058	1,241,782	0.988	0.985	0%	25%	-	-
San Marcos	University Auxiliary and Research Services Corporation	37,912	36,106	5%	1,806	1,930,587	11,633,697	1.343	0.750	7%	-83%	6,833,000	5,727,811
Sonoma	Associated Students of Sonoma State University	13,746	13,091	5%	655	2,002,197	1,944,401	1.004	0.991	0%	3%	684,863	526,246
Sonoma	Sonoma State Enterprises, Inc.	31,933	30,412	5%	1,521	11,002,938	8,725,893	0.798	0.882	5%	26%	530,000	1,300,000
Sonoma	Sonoma State University Academic Foundation, Inc.	13,351	12,715	5%	636	153,000	274,099	0.985	0.750	0%	-44%	-	-
Stanislaus	Associated Students, Inc., California State University, Stanislaus	5,811	5,534	5%	277	1,124,315	1,087,205	0.982	0.970	0%	3%	393,693	363,878
Stanislaus	California State University, Stanislaus Auxiliary and Business Services	13,862	13,202	5%	660	1,330,213	1,394,519	0.990	0.959	0%	-5%	-	-
Stanislaus	California State University, Stanislaus Foundation	20,763	19,774	5%	989	1,841,595	2,130,490	0.977	0.961	1%	-14%	-	-
Stanislaus	University Student Union of California State University, Stanislaus	4,603	4,384	5%	219	1,310,533	1,245,439	0.964	0.930	0%	5%	463,258	523,365
88		4,098,766	3,823,258	7%	275,508							452,452,095	

CSURMA AORMA Liability Insurance Program

FY 17/18 Rating Allocation

Member Information		Exposure Information						
Campus	Auxiliary Organization	Payroll % Diff	Current	Prior	Square Footage % Diff	Current	Prior	Auto % Diff
Bakersfield	Associated Students, California State University, Bakersfield, Inc.		1,200	1,200	0%	-	-	-
Bakersfield	California State University, Bakersfield Auxiliary for Sponsored Programs and Administration	-14%	3,487	4,187	-17%	-	-	-
Bakersfield	California State University, Bakersfield Foundation	-96%	10,700	10,700	0%	-	-	-
Bakersfield	California State University, Bakersfield Student Union, Inc.		17,800	-		-	-	-
Chancellor's Office	California State University Foundation		296	108	174%	-	-	-
Chancellor's Office	California State University Institute		200	200	0%	-	-	-
Channel Islands	Associated Students of California State University, Channel Islands, Inc.		24,920	24,920	0%	1	1	-
Channel Islands	California State University Channel Islands Foundation		3,000	3,000	0%	-	-	-
Channel Islands	CI Auxiliary Services Corporation, Inc. (<i>University Glen Corp</i>)	13%	48,740			12	-	12
Chico	Associated Students of California State University, Chico	21%	304,841	287,218	6%	15	17	(2)
Chico	Auxiliary Organization Associations		-	-		-	-	-
Chico	The CSU, Chico Research Foundation	6%	32,814	40,504	-19%	28	19	9
Chico	The University Foundation, California State University, Chico		37,600	37,600	0%	2	2	-
Dominguez Hills	Associated Students, California State University, Dominguez Hills	24%	6,720	15,612	-57%	-	-	-
Dominguez Hills	California State University, Dominguez Hills Foundation	23%	6,064	18,467	-67%	1	2	(1)
Dominguez Hills	Donald P. and Katherine B. Loker University Student Union, Incorporated	27%	120,000	120,000	0%	-	-	-
Dominguez Hills	California State University, Dominguez Hills Philanthropic Foundation		1,324	-		-	-	-
East Bay	Associated Students, California State University, East Bay	3%	3,739	3,739	0%	-	-	-
East Bay	Cal State East Bay Educational Foundation		-	-		-	-	-
East Bay	California State University, East Bay Foundation, Inc.		36,051	-		-	-	-
Fresno	Associated Students, Inc. of California State University, Fresno	16%	48,001	46,301	4%	-	-	-
Fresno	Fresno State Programs for Children, Inc.	-17%	37,324	37,321	0%	-	-	-
Fresno	The Agricultural Foundation of California State University, Fresno	5%	1,084	1,084	0%	-	-	-
Fresno	The California State University, Fresno Athletic Corporation	9%	269,960	119,316	126%	43	28	15
Fresno	California State University, Fresno Association, Inc.	5%	102,074	102,074	0%	10	12	(2)
Fresno	California State University, Fresno Association, Inc. (Courtyard)	-100%	223,290	223,293	0%	-	-	-
Fresno	California State University, Fresno Association, Inc. (SMC)		450,000	450,000	0%	-	-	-
Fresno	California State University, Fresno Foundation	16%	5,932	4,351	36%	8	1	7
Fullerton	Associated Students, California State University, Fullerton, Inc.	8%	283,686	253,652	12%	3	3	-
Fullerton	Cal State Fullerton Philanthropic Foundation		-	-		-	-	-
Fullerton	CSU Fullerton Auxiliary Services Corporation	8%	440,000	425,575	3%	2	2	-
Humboldt	Associated Students, Humboldt State University	-39%	1,200	1,200	0%	-	-	-
Humboldt	Humboldt State University Advancement Foundation		73,583	-		-	-	-
Humboldt	Humboldt State University Center Board of Directors	20%	134,248			8	-	8

CSURMA AORMA Liability Insurance Program

FY 17/18 Rating Allocation

Member Information		Exposure Information						
Campus	Auxiliary Organization	Payroll % Diff	Current	Prior	Square Footage % Diff	Current	Prior	Auto % Diff
Humboldt	Humboldt State University Sponsored Programs Foundation	40%	5,945	6,133	-3%	-	-	-
Long Beach	Associated Students, California State University, Long Beach	10%	302,006	301,971	0%	4	6	(2)
Long Beach	California State University, Long Beach Research Foundation	20%	186,066	202,267	-8%	2	5	(3)
Long Beach	CSULB 49er Foundation		1,000	2,000	-50%	-	-	-
Long Beach	Forty-Niner Shops, Inc., CSU Long Beach	29%	110,172	156,186	-29%	3	-	3
Los Angeles	Associated Students, California State University, Los Angeles, Inc.		2,835	2,835	0%	-	-	-
Los Angeles	Cal State L.A. University Auxiliary Services, Inc.	7%	110,000			2		2
Los Angeles	California State University, Los Angeles Foundation		-	-		-	-	-
Los Angeles	University-Student Union Board, California State University, Los Angeles	-8%	92,477	171,650	-46%	1	1	-
Maritime	California Maritime Academy Foundation, Inc.		-			-		-
Maritime	The Associated Students of the California Maritime Academy		2,161	700	209%	-	-	-
Monterey	Foundation of California State University, Monterey Bay		-	-		-	-	-
Monterey	The University Corporation at Monterey Bay	21%	16,458,582	524,974	3035%	12	9	3
Northridge	Associated Students, California State University, Northridge, Inc.	24%	21,042	31,804	-34%	8	3	5
Northridge	California State University, Northridge Foundation		2,500			-		-
Northridge	North Campus University Park Development Corporation		-	-		-	-	-
Northridge	The University Corporation, CSU Northridge	9%	261,284	250,254	4%	8	9	(1)
Northridge	University Student Union of California State University, Northridge	17%	506,604	506,604	0%	2	2	-
Pomona	Associated Students Inc., California State Polytechnic University, Pomona	32%	123,803	294,253	-58%	-	-	-
Pomona	The Cal Poly Pomona Foundation, Inc.	24%	627,626	605,341	4%	32	29	3
Sacramento	Associated Students of California State University, Sacramento	11%	40,719	40,719	0%	10	12	(2)
Sacramento	Capital Public Radio, Inc., CSU Sacramento	28%	24,050	24,035	0%	-	-	-
Sacramento	The University Foundation at Sacramento State		-	-		-	-	-
Sacramento	University Enterprises, Inc., CSU Sacramento	35%	901,214	820,986	10%	12	11	1
Sacramento	University Union Operation of CSUS, Inc.		334,000	334,000	0%	-	-	-
San Bernardino	Associated Students Inc., California State University, San Bernardino	31%	2,200			2		2
San Bernardino	CSUSB Philanthropic Foundation		53,139	-		-	-	-
San Bernardino	Santos Manuel Student Union of California State University, San Bernardino	7%	128,007	125,000	2%	-	-	-
San Bernardino	University Enterprises Corporation at CSUSB	14%	90,386	54,235	67%	-	-	-
San Diego	Associated Students, San Diego State University	32%	570,466	570,466	0%	6	6	-
San Diego	Aztec Shops, Ltd., San Diego State University	23%	694,151	602,592	15%	21	15	6
San Diego	San Diego State University Research Foundation	-1%	657,988	1,497,091	-56%	37	52	(15)
San Francisco	Associated Students, Inc., San Francisco State University	-2%	188,712			-		-
San Francisco	San Francisco State University Foundation		-			-	-	-
San Francisco	The University Corporation, San Francisco State	0%	23,000	64,181	-64%	-		-
San Jose	Associated Student, San Jose State University	19%	29,518	35,319	-16%	-	-	-
San Jose	San Jose State University Research Foundation	0%	207,016			9	8	1
San Jose	Spartan Shops, Inc., San Jose State University	12%	96,640	84,490	14%	8	4	4
San Jose	The Student Union of San Jose State University	70%	423,029	466,229	-9%	1	1	-

CSURMA AORMA Liability Insurance Program

FY 17/18 Rating Allocation

Member Information		Exposure Information						
Campus	Auxiliary Organization	Payroll % Diff	Current	Prior	Square Footage % Diff	Current	Prior	Auto % Diff
San Jose	The Tower Foundation, San Jose State University	73%	-	-		1	1	-
San Luis Obispo	Associated Students, Inc., California Polytechnic State University at San Luis Obispo	6%	275,662	287,274	-4%	6	-	6
San Luis Obispo	Cal Poly Corporation	11%	136,408	119,537	14%	59	70	(11)
San Luis Obispo	California Polytechnic State University Foundation		-	-		-	-	-
San Marcos	California State University San Marcos Foundation		-	-		-	-	-
San Marcos	San Marcos University Corporation		121,583	223,787	-46%	-	1	(1)
San Marcos	The Associated Students of California State University, San Marcos		7,750	7,410	5%	-	-	-
San Marcos	University Auxiliary and Research Services Corporation	19%	42,731			1	1	-
Sonoma	Associated Students of Sonoma State University	30%	8,820	5,000	76%	-	-	-
Sonoma	Sonoma State Enterprises, Inc.		76,620	149,240	-49%	-	-	-
Sonoma	Sonoma State University Academic Foundation, Inc.		12,866	12,800	1%	-	-	-
Stanislaus	Associated Students, Inc., California State University, Stanislaus	8%	4,645	4,645	0%	-	-	-
Stanislaus	California State University, Stanislaus Auxiliary and Business Services		58,213			-		-
Stanislaus	California State University, Stanislaus Foundation		-	-		-	-	-
Stanislaus	University Student Union of California State University, Stanislaus	-11%	31,164	7,442	319%	-		-

Approved on September 8, 2016

70% Confidence Level (Discounted)

CSURMA AORMA FY 2017/2018 Liability Program Total Estimated Funding					
Expense Item	Actual Program Costs FY 13/14 \$350,000 SIR	Actual Program Costs FY 14/15 \$350,000 SIR	Actual Program Costs FY 15/16 \$350,000 SIR	Program Costs FY 16/17 \$500,000 SIR	Proposed FY 17/18 \$500,000 SIR
Actuarial Recommended Estimated Pooled Layer - Fundin	1,565,000	1,675,550	1,774,778	1,700,777	1,770,878
Claims Administration	12,600	13,300	14,000	14,000	15,000
Program Administration Fees	727,678	751,572	769,101	812,179	813,000
Reinsurance / Excess Liability Insurance	1,193,751	1,227,876	1,280,435	1,434,459	1,500,000
Total Costs:	3,499,029	3,668,298	3,838,314	3,961,415	4,098,878
Difference from prior year:	-2.29%	4.84%	4.63%	3.21%	3.47%

Actuarial Recommended Estimated Pooled Layer Funding (based on the actuarial report dated August 5, 2016)
 Claims Administration (per the Carl Warren & Company contract, the annual service fee will increase to \$15,000)
 JPA Program Administration Fee (an increase or decrease is not contemplated)
 Reinsurance / Excess Liability (a 5% increase is included)



CSURMA AORMA

POLICY & PROCEDURE NO. L-8

SUBJECT:	LIABILITY PROGRAM MEMBER ALLOCATION FORMULA
ADOPTED:	SEPTEMBER 8, 2016
EFFECTIVE:	SEPTEMBER 8, 2016
AMENDED:	N/A

POLICY:

It shall be the policy of the CSURMA AORMA to determine each member’s allocation of the total liability program costs as outlined in the Liability Program Member Allocation Formula shown below:

PROCEDURE:

Annually, in September, the AORMA Committee will approve the Total Liability Program Costs for the upcoming fiscal year.

Annually, in December, the Programs Committee will accept the following four supplemental actuarial reports to be used as general guidelines within the Liability Program Member Allocation Formula:

1. Liability Rates
2. Liability Experience Modification Factors
3. Employment Practices Liability Indicated Deductible Credits

Annually, in December, the Programs Committee will approve the following allocation criteria within the Liability Program Member Allocation Formula and will approve the final member allocation for the upcoming fiscal year:

1. Basic rates for;
 - a. Automobile liability
 - b. Premises liability
 - c. Other liability
 - d. Employment practices liability
2. Maximum premium for calculating the size credit
3. Maximum size credit percentage
4. Minimum and/or maximum excess premium and administrative costs
5. Maximum and minimum premium collar percentages
6. Minimum premium

LIABILITY PROGRAM MEMBER ALLOCATION FORMULA:

Basic Rates:

Four basic rates are included in the allocation formula for the following loss exposures:

Loss Exposure	Exposure Basis
Automobile Liability (AL)	Number of owned autos
Premises Liability (PL)	Total square footage owned, occupied, operated or maintained
Other Liability (OL)	Total expenditures
Employment Practices Liability (EPL)	Total payroll

1. The exposure basis for each loss exposure is multiplied separately by the corresponding approved basic rate and then added together. *Result – basic premium for pooled layer w/o size credit or loss rating.*

**** Example ****

1.	5	*	\$150	=	\$750
	Number of owned autos		Per Auto		AL Basic premium
	150,000	*	\$50	=	\$7,500
	Square Footage		Per 1,000 of square footage		PL Basic premium
	\$20,000,000	*	\$400	=	\$8,000
	Expenditures		Per 1,000,000 of expenditures		OL Basic premium
	\$5,000,000	*	\$1,200	=	\$6,000
	Payroll		Per 1,000,000 of payroll		EPL Basic premium
			Total		\$22,250
					Basic premium for pooled layer w/o size credit or loss rating

Size Credit:

1. Basic premium for pooled layer w/o size credit or loss rating is divided by the maximum premium for calculating size credit. *Result – percentage of basic premium for pooled layer compared to the maximum premium for calculating size credit.*
2. Percentage of total basic premium compared to maximum premium for calculating size credit is multiplied by maximum size credit percentage. *Result – size credit percentage.*
3. Basic premium for pooled layer w/o size credit or loss rating is multiplied by the size credit percentage. *Result – basic premium for pooled layer w/ size credit.*

**** Example ****

1.	\$22,250	/	\$65,000	=	34%
	Basic premium for pooled layer w/o size credit or loss rating		Maximum premium for calculating size credit		% of basic premium for pooled layer compared to maximum premium for calculating size credit
2.	34%	*	20%	=	7%
	% of basic premium for pooled layer compared to maximum premium for calculating size credit		Maximum size percentage credit		Size credit percentage
3.	\$22,250	-	7%	=	\$20,693
	Basic premium for pooled layer w/o size credit or loss rating		Size credit percentage		Basic premium for pooled layer w/ size credit

Loss Rating:

1. Loss rating discount or surcharge (as calculated by actuary) is multiplied by the basic premium for pooled layer w/ size credit. *Result – Basic premium for pooled layer w/ size credit and loss rating.*

**** Example ****

1.	\$20,693	*	.945	=	\$19,555
	Basic premium for pooled layer w/ size credit		Loss rating discount or surcharge		Basic premium for pooled layer w/ size credit and loss rating

Excess Premium:

1. Each Member’s percentage of the total basic premium for pooled layer w/o size credit or loss rating is multiplied by the total excess premium. *Result – excess premium.*
2. The excess premium is capped if it exceeds the maximum excess premium. *Result – capped excess premium.*

**** Example ****

1.	\$22,250	/	\$1,718,405	=	1.29%
	Basic premium for pooled layer w/o size credit or loss rating		Total program basic premium for pooled layer		Percentage of total program basic premium for pooled layer
	1.29%	*	\$1,230,000	=	\$15,867
	Percentage of total program basic premium for pooled layer		Total program excess premium		Excess premium
2.	\$15,867	=/<	\$85,000	=	\$15,867
	Excess premium		Minimum excess premium		Capped excess premium

Administrative Costs:

1. Each Member’s percentage of the total basic premium for pooled layer w/o size credit or loss rating is multiplied by the total program administrative costs. *Result – administrative costs.*
2. The administrative costs are capped at either the minimum or maximum administrative costs. *Result - Capped administrative costs.*

1.	\$22,250	/	\$1,718,405	=	1.29%
	Basic premium for pooled layer w/o size credit or loss rating		Total program basic premium for pooled layer		Percentage of total program basic premium for pooled layer
	1.29%	*	\$730,000	=	\$9,417
	Percentage of total program basic premium for pooled layer		Total program excess premium		Administrative costs
2.	\$9,417	<	\$60,000	=	\$9,417
	Excess premium		Maximum administrative costs		Capped administrative costs
	\$9,417	>	\$600	=	\$9,417
	Excess premium		Minimum administrative costs		Capped administrative costs

Final Premium w/o Collars:

1.	\$19,555	+
	Basic premium for pooled layer w/ size credit and loss rating	
	\$15,867	+
	Capped excess premium	
	\$9,417	+
	Capped administrative costs	
	\$44,874	=
	Final premium w/o collars or deductible credits	

Collared Premium:

1. Prior year’s final premium w/o deductible credit is multiplied by the maximum collared percentage increase. *Result – maximum collared premium.*
2. Prior year’s final premium w/o deductible credit is multiplied by the maximum collared rate decrease. *Result – minimum collared premium.*
3. If the final premium w/o collars or deductible credits is less than the minimum collared premium, then the minimum collared premium will apply; if the final premium w/o collars or deductible credits is more than the maximum collared premium, then the maximum collared premium will apply.

**** Example ****

1.	\$35,000	+	10%	=	\$38,500
	Prior year’s final premium w/o deductible credit		Maximum collared percentage increase		Maximum collared premium
2.	\$35,000	-	10%	=	\$31,500
	Prior year’s final premium w/o deductible credit		Maximum collared percentage decrease		Minimum collared premium

3.	\$44,874	>	\$38,500	=	\$38,500
	The maximum collared premium is used because final premium w/o collars or deductible credits is greater than the maximum collared premium				Final premium w/o deductible credits

Minimum Premium:

1. The final premium w/o deductible credits is compared to the approved minimum premium. The minimum premium is applied as appropriate.

Employment Practices Liability Deductible:

1. The EPL basic premium is reduced by the EPL deductible credits. The total savings is applied to the final premium w/o deductible credits.

PROPERTY PROGRAM MEMBER ALLOCATION FOR FY 17/18

ISSUE: The Programs Committee is responsible for approving the final member allocation and the allocation factors for FY 17/18 Property Program Member Allocation. The total Property Program costs have been allocated to the members based on the approved allocation formula documented in Policy and Procedure P-1.

RECOMMENDATION: Staff recommends that the Programs Committee approve (1) the FY 17/18 Property Program Allocation Factors as noted below and (2) the member allocation as presented on the attached spreadsheet allowing Staff to revise the allocation with updated property value information when received from the members.

FISCAL IMPACT: The FY 17/18 Property Program Member Allocation results in a total premium of \$2,281,660. This is a 4% (or \$90,542) decrease compared to FY 16/17.

BACKGROUND: The following factors have been included in the allocation and require approval by the Programs Committee:

1. **Basic rates:** .1340 for real property and business interruption/rents and .1608 for business personal property. TABLE 1 below notes the program’s historical rates.

TABLE 1					
Property Program Historical Rates					
Coverage	FY 14/15	FY 15/16	FY 16/17	FY 17/18	% Diff
Real Property, Business Interruption and Rents	0.1730	0.1424	0.1402	0.1340	-4%
Business Personal Property	0.2076	0.1709	0.1682	0.1608	-4%

2. **Maximum premium for calculating the size credit:** \$600,000. *No change.*
3. **Maximum size credit rate percentage:** 30% *(One member received the entire 30% size credit – no change from the FY 16/17 calculation.)*
4. **Minimum premium:** \$600 *(No change from FY 16/17 calculation.)*
5. **Loss ratio surcharge schedule:** *(No change from FY 16/17 calculation.)*

- a. Less than 20% - 0%
- b. Between 20% and 40% - 5%
- c. Between 40% and 60% - 10%
- d. Between 60% and 80% - 15%
- e. Between 60% and 80% - 20%
- f. Excess of 100% - 25%

PUBLICATION: The Property rates and premiums will be sent out to the members in January, 2017.

ATTACHMENTS:

- a. FY 17/18 Property Rating – Member Allocation (*Comparison Section*)
- b. FY 17/18 Property Program Total Funding
- c. Policy & Procedures P-1 Property Program Member Allocation Formula

**CSURMA AORMA Property Insurance Program
FY 17 18 Rating Allocation**

Member Information		Basic Rates						Size Credits			
		(Rates and Premium w/o Size Credit, Loss Rating or Minimum Premium)						(Rate w/ Size Credit w/o Loss Rating or Minimum Premium)			
		Real Property & BI / Rents - Total Insurable Values	Business Personal Property - Total Insurable Values	Total Insurable Values	Real Property & BI / Rents - Premium	Business Personal Property - Premium	Premium	Basic Rate	Percentage of Premium Compared to Max Premium	Size Credit Percentage	Basic Rate w/ Size Credit
				Base Rate	0.1340	0.1608		\$ 600,000	30		
Bakersfield	Associated Students Inc., California State University, Bakersfield	-	77,649	77,649	-	125	125	0.1608	0%	0%	0.1608
Bakersfield	CSU, Bakersfield Auxiliary for Sponsored Programs and Administration	488,214	-	488,214	654	-	654	0.1340	0%	0%	0.1340
Bakersfield	Student Union, Inc., California State University, Bakersfield	30,000	955,745	985,745	40	1,537	1,577	0.1600	0%	0%	0.1600
Channel Islands	CI University Auxiliary Services Corporation, Inc.	-	64,071	64,071	-	103	103	0.1608	0%	0%	0.1608
Chico	Associated Students of California State University, Chico	5,504,474	8,282,426	13,786,900	7,376	13,318	20,694	0.1501	3%	1%	0.1487
Chico	The CSU, Chico Research Foundation	7,591,074	5,016,799	12,607,873	10,172	8,067	18,239	0.1447	3%	1%	0.1434
Chico	The University Foundation, California State University, Chico	-	942,089	942,089	-	1,515	1,515	0.1608	0%	0%	0.1608
Dominguez Hills	Associated Students Incorporated, California State University, Dominguez Hills	15,000	436,133	451,133	20	701	721	0.1599	0%	0%	0.1599
Dominguez Hills	Donald P. and Katherine B. Loker University Student Union, Incorporation, California State	100,000	1,839,088	1,939,088	134	2,957	3,091	0.1594	1%	0%	0.1589
Dominguez Hills	California State University, Dominguez Hills Foundation	433,239	-	433,239	581	-	581	0.1340	0%	0%	0.1340
Fresno	The Agricultural Foundation of CSU Fresno	22,298,900	3,778,165	26,077,065	29,881	6,075	35,956	0.1379	6%	2%	0.1354
Fresno	Associated Students, Inc., CSU Fresno	-	127,324	127,324	-	205	205	0.1608	0%	0%	0.1608
Fresno	California State University, Fresno Association, Inc.	3,993,370	4,621,512	8,614,882	5,351	7,431	12,783	0.1347	44%	13%	0.1169
Fresno	California State University, Fresno Association, Inc. (Courtyard)	43,897,486	2,999,568	46,897,054	58,823	4,823	63,646	0.1357	44%	13%	0.1178
Fresno	California State University, Fresno Association, Inc. (SMC)	136,674,338	4,814,238	141,488,576	183,144	7,741	190,885	0.1347	44%	13%	0.1169
Fresno	The Athletic Corporation, CSU Fresno	9,762,095	8,781,416	18,543,511	13,081	14,121	27,202	0.1467	5%	2%	0.1445
Fresno	CSU Fresno Foundation	780,753	469,988	1,250,741	1,046	756	1,802	0.1441	0%	0%	0.1441
Fresno	Fresno - State Programs for Children	-	141,107	141,107	-	227	227	0.1608	0%	0%	0.1608
Fullerton	Associated Students, California State University, Fullerton, Inc.	5,800,000	13,078,711	18,878,711	7,772	21,031	28,803	0.1526	5%	2%	0.1503
Fullerton	Cal State Fullerton Auxiliary Services Corporation	128,002,416	8,134,897	136,137,313	171,523	13,081	184,604	0.1356	31%	9%	0.1230
East Bay	Associated Students, Inc., CSU East Bay	-	132,003	132,003	-	212	212	0.1608	0%	0%	0.1608
East Bay	California State University, East Bay Foundation, Inc.	9,112,213	1,804,032	10,916,245	12,210	2,901	15,111	0.1384	3%	1%	0.1372
Long Beach	Associated Students, Inc., CSU Long Beach	3,540,575	5,222,903	8,763,478	4,744	8,398	13,143	0.1500	2%	1%	0.1491
Long Beach	Forty Niner Shops, Inc., CSU Long Beach	13,651,345	4,615,024	18,266,369	18,293	7,421	25,714	0.1408	4%	1%	0.1391
Long Beach	CSULB Research Foundation	41,906,605	2,044,353	43,950,958	56,155	3,287	59,442	0.1352	10%	3%	0.1311
Los Angeles	Associated Students, Inc., CSU Los Angeles	-	30,235	30,235	-	49	49	0.1608	0%	0%	0.1608
Los Angeles	Cal State L.A. University Auxiliary Services, Inc.	1,700,000	6,725,179	8,425,179	2,278	10,814	13,092	0.1554	2%	1%	0.1545
Los Angeles	University Student Union, CSU Los Angeles	200,000	2,162,090	2,362,090	268	3,477	3,745	0.1585	1%	0%	0.1580
Maritime Academy	Associated Students Inc., California Maritime Academy	-	106,020	106,020	-	170	170	0.1608	0%	0%	0.1608
Monterey Bay	The University Corporation at Monterey Bay	481,400,091	25,732,286	507,132,377	645,076	41,378	686,454	0.1354	114%	30%	0.0948
Northridge	Associated Students Inc., CSU Northridge	2,476,434	704,318	3,180,752	3,318	1,133	4,451	0.1399	1%	0%	0.1395
Northridge	CSU Northridge Foundation	-	711,900	711,900	-	1,145	1,145	0.1608	0%	0%	0.1608
Northridge	The University Corporation, CSU Northridge	28,765,754	11,169,381	39,935,135	38,546	17,960	56,506	0.1415	9%	3%	0.1377
Northridge	University Student Union, CSU Northridge	55,000	7,208,536	7,263,536	74	11,591	11,665	0.1606	2%	1%	0.1596
Pomona	Associated Students, Inc., CSU Pomona	279,878	1,557,917	1,837,795	375	2,505	2,880	0.1567	0%	0%	0.1567
Pomona	Cal Poly Pomona Foundation	21,110,570	15,148,060	36,258,630	28,288	24,358	52,646	0.1452	9%	3%	0.1413
Sacramento	Associated Students, Inc., CSU Sacramento	4,494,279	2,576,973	7,071,252	6,022	4,144	10,166	0.1438	2%	1%	0.1429

**CSURMA AORMA Property Insurance Program
FY 17 18 Rating Allocation**

Member Information		Basic Rates						Size Credits			
		(Rates and Premium w/o Size Credit, Loss Rating or Minimum Premium)						(Rate w/ Size Credit w/o Loss Rating or Minimum Premium)			
Campus	Auxiliary Organization	Real Property & BI / Rents - Total Insurable Values	business Personal Property - Total Insurable Values	Total Insurable Values	Real Property & BI / Rents - Premium	business Personal Property - Premium	Premium	Basic Rate	percentage of Premium Compared to Max Premium	Size Credit Percentage	Basic Rate w/ Size Credit
				Base Rate	0.1340	0.1608			\$ 600,000	30	
Sacramento	University Union, CSU Sacramento	-	9,863,809	9,863,809	-	15,861	15,861	0.1608	3%	1%	0.1594
Sacramento	University Enterprises, Inc.	146,193,467	15,275,108	161,468,575	195,899	24,562	220,462	0.1365	37%	11%	0.1213
Sacramento	Capitol Public Radio, CSU Sacramento	5,145,124	4,311,781	9,456,905	6,894	6,933	13,828	0.1462	2%	1%	0.1453
San Bernardino	Associated Students Inc., CSU San Bernardino	1,277,807	245,994	1,523,801	1,712	396	2,108	0.1383	0%	0%	0.1383
San Bernardino	University Enterprises Corporation at CSUSB	7,666,285	1,933,756	9,600,041	10,273	3,109	13,382	0.1394	2%	1%	0.1386
San Bernardino	Santos Manual Student Union, CSU San Bernardino	1,426,581	4,598,235	6,024,816	1,912	7,394	9,306	0.1545	2%	1%	0.1536
San Bernardino	CSUSB Philanthropic Foundation	-	4,786,036	4,786,036	-	7,696	7,696	0.1608	1%	0%	0.1603
San Marcos	Associated Students, Inc., CSU San Marcos	-	133,229	133,229	-	214	214	0.1608	0%	0%	0.1608
San Marcos	University Auxiliary and Research Services Corporation at Cal State University San Marcos	7,558,193	2,709,985	10,268,178	10,128	4,358	14,486	0.1411	2%	1%	0.1403
San Marcos	University Corporation, CSU San Marcos	8,230,000	4,532,667	12,762,667	11,028	7,289	18,317	0.1435	3%	1%	0.1422
Stanislaus	Associated Students, Incorporated, California State University, Stanislaus	-	189,072	189,072	-	304	304	0.1608	0%	0%	0.1608
Stanislaus	CSU Stanislaus Auxiliary & Business Services	1,200,000	2,896,166	4,096,166	1,608	4,657	6,265	0.1529	1%	0%	0.1524
Stanislaus	University Student Union of CSU Stanislaus	100,000	1,244,207	1,344,207	134	2,001	2,135	0.1588	0%	0%	0.1588
Humboldt	Associated Students of Humboldt State University		256,245	256,245	-	412	412	0.1608	0%	0%	0.1608
Humboldt	University Center, Humboldt State University	35,000	4,929,136	4,964,136	47	7,926	7,973	0.1606	1%	0%	0.1601
Humboldt	Humboldt State University Sponsored Programs Foundation	1,455,226	1,264,963	2,720,189	1,950	2,034	3,984	0.1465	1%	0%	0.1461
Humboldt	Humboldt State University Advancement Foundation	9,911,510	-	9,911,510	13,281	-	13,281	0.1340	2%	1%	0.1332
San Diego	Associated Students of San Diego State University	14,123,736	15,164,210	29,287,946	18,926	24,384	43,310	0.1479	7%	2%	0.1448
San Diego	Aztec Shops, LTD, San Diego State University	135,488,804	34,748,617	170,237,421	181,555	55,876	237,431	0.1395	40%	12%	0.1228
San Diego	San Diego State University Research Foundation	106,595,139	33,755,603	140,350,742	142,837	54,279	197,116	0.1404	33%	10%	0.1265
San Francisco	Associated Students, Inc., San Francisco State University	4,234,773	1,205,962	5,440,735	5,675	1,939	7,614	0.1399	1%	0%	0.1395
San Francisco	The University Corporation, San Francisco State	450,000	113,107	563,107	603	182	785	0.1394	0%	0%	0.1394
San Jose	Associated Students, Inc., San Jose State University	4,350,129	3,709,440	8,059,569	5,829	5,965	11,794	0.1463	2%	1%	0.1454
San Jose	San Jose State University Research Foundation	7,789,735	8,743,321	16,533,056	10,438	14,059	24,498	0.1482	4%	1%	0.1464
San Jose	Spartan Shops, Inc., San Jose State University	13,766,224	7,197,073	20,963,297	18,447	11,573	30,020	0.1432	5%	2%	0.1411
San Jose	Student Union of San Jose State University	2,025,500	6,738,658	8,764,158	2,714	10,836	13,550	0.1546	2%	1%	0.1537
San Jose	The Tower Foundation, San Jose State University	500,000	92,913	592,913	670	149	819	0.1382	0%	0%	0.1382
San Luis Obispo	Associated Students Inc., Cal Poly San Luis Obispo	3,802,288	3,454,419	7,256,707	5,095	5,555	10,650	0.1468	2%	1%	0.1459
San Luis Obispo	Cal Poly Corporation	18,537,820	19,506,189	38,044,009	24,841	31,366	56,207	0.1477	9%	3%	0.1437
San Luis Obispo	California Polytechnic State University Foundation	-	1,229,351	1,229,351	-	1,977	1,977	0.1608	0%	0%	0.1608
Sonoma	Sonoma State University Academic Foundation	3,438,124	25,575	3,463,699	4,607	41	4,648	0.1342	1%	0%	0.1338
Sonoma	Associated Students, Inc., Sonoma State University	-	266,235	266,235	-	428	428	0.1608	0%	0%	0.1608
Sonoma	Sonoma State Enterprises	3,052,143	1,763,719	4,815,862	4,090	2,836	6,926	0.1438	1%	0%	0.1434
	70	1,482,417,711	349,096,917	1,831,514,628	1,986,440	561,348	2,547,788				

**CSURMA AORMA Property Insurance Program
FY 17 18 Rating Allocation**

Member Information		Loss Rating					Minimum Premium	Total Insurable Values			
		(Rates and Premium w/ Size Credit, and Loss Rating w/o Minimum Premium)						Loss Rating and MP	FY 16 17	FY 17 18	\$ Diff
Campus	Auxiliary Organization	5 Year Paid Claims	5 Year Loss Ratio	5 Year Loss Ratio Surcharge	Rates	Premium					
							\$600				
Bakersfield	Associated Students Inc., California State University, Bakersfield	-	0%	0%	0.1608	125	600	77,649	77,649	-	0.00%
Bakersfield	CSU, Bakersfield Auxiliary for Sponsored Programs and Administration	-	0%	0%	0.1340	654	654	488,214	488,214	-	0.00%
Bakersfield	Student Union, Inc., California State University, Bakersfield	-	0%	0%	0.1600	1,577	1,577	985,745	985,745	-	0.00%
Channel Islands	CI University Auxiliary Services Corporation, Inc.	-	0%	0%	0.1608	103	600	64,071	64,071	-	0.00%
Chico	Associated Students of California State University, Chico	-	0%	0%	0.1487	20,501	20,501	13,786,900	13,786,900	-	0.00%
Chico	The CSU, Chico Research Foundation	-	0%	0%	0.1434	18,080	18,080	12,607,873	12,607,873	-	0.00%
Chico	The University Foundation, California State University, Chico	-	0%	0%	0.1608	1,515	1,515	942,089	942,089	-	0.00%
Dominguez Hills	Associated Students Incorporated, California State University, Dominguez Hills	-	0%	0%	0.1599	721	721	451,133	451,133	-	0.00%
Dominguez Hills	Donald P. and Katherine B. Loker University Student Union, Incorporation, California State	-	0%	0%	0.1589	3,081	3,081	1,939,088	1,939,088	-	0.00%
Dominguez Hills	California State University, Dominguez Hills Foundation	-	0%	0%	0.1340	581	600	433,239	433,239	-	0.00%
Fresno	The Agricultural Foundation of CSU Fresno	6,228	9%	0%	0.1354	35,308	35,308	26,077,065	26,077,065	-	0.00%
Fresno	Associated Students, Inc., CSU Fresno	-	0%	0%	0.1608	205	600	127,324	127,324	-	0.00%
Fresno	California State University, Fresno Association, Inc.	-	0%	0%	0.1169	10,071	10,071	8,614,882	8,614,882	-	0.00%
Fresno	California State University, Fresno Association, Inc. (Courtyard)	-	0%	0%	0.1178	55,245	55,245	46,897,054	46,897,054	-	0.00%
Fresno	California State University, Fresno Association, Inc. (SMC)	-	0%	0%	0.1169	165,400	165,400	141,488,576	141,488,576	-	0.00%
Fresno	The Athletic Corporation, CSU Fresno	62,062	53%	10%	0.1590	29,484	29,484	18,543,511	18,543,511	-	0.00%
Fresno	CSU Fresno Foundation	-	0%	0%	0.1441	1,802	1,802	1,250,741	1,250,741	-	0.00%
Fresno	Fresno - State Programs for Children	-	0%	0%	0.1608	227	600	141,107	141,107	-	0.00%
Fullerton	Associated Students, California State University, Fullerton, Inc.	-	0%	0%	0.1503	28,375	28,375	18,878,711	18,878,711	-	0.00%
Fullerton	Cal State Fullerton Auxiliary Services Corporation	-	0%	0%	0.1230	167,449	167,449	136,137,313	136,137,313	-	0.00%
East Bay	Associated Students, Inc., CSU East Bay	-	0%	0%	0.1608	212	600	132,003	132,003	-	0.00%
East Bay	California State University, East Bay Foundation, Inc.	-	0%	0%	0.1372	14,977	14,977	10,916,245	10,916,245	-	0.00%
Long Beach	Associated Students, Inc., CSU Long Beach	-	0%	0%	0.1491	13,066	13,066	8,763,478	8,763,478	-	0.00%
Long Beach	Forty Niner Shops, Inc., CSU Long Beach	-	0%	0%	0.1391	25,409	25,409	18,266,369	18,266,369	-	0.00%
Long Beach	CSULB Research Foundation	-	0%	0%	0.1311	57,620	57,620	43,950,958	43,950,958	-	0.00%
Los Angeles	Associated Students, Inc., CSU Los Angeles	-	0%	0%	0.1608	49	600	30,235	30,235	-	0.00%
Los Angeles	Cal State L.A. University Auxiliary Services, Inc.	-	0%	0%	0.1545	13,017	13,017	8,425,179	8,425,179	-	0.00%
Los Angeles	University Student Union, CSU Los Angeles	-	0%	0%	0.1580	3,732	3,732	2,362,090	2,362,090	-	0.00%
Maritime Academy	Associated Students Inc., California Maritime Academy	-	0%	0%	0.1608	170	600	106,020	106,020	-	0.00%
Monterey Bay	The University Corporation at Monterey Bay	-	0%	0%	0.0948	480,761	480,761	507,132,377	507,132,377	-	0.00%
Northridge	Associated Students Inc., CSU Northridge	-	0%	0%	0.1395	4,437	4,437	3,180,752	3,180,752	-	0.00%
Northridge	CSU Northridge Foundation	-	0%	0%	0.1608	1,145	1,145	711,900	711,900	-	0.00%
Northridge	The University Corporation, CSU Northridge	-	0%	0%	0.1377	54,991	54,991	39,935,135	39,935,135	-	0.00%
Northridge	University Student Union, CSU Northridge	-	0%	0%	0.1596	11,593	11,593	7,263,536	7,263,536	-	0.00%
Pomona	Associated Students, Inc., CSU Pomona	-	0%	0%	0.1567	2,880	2,880	1,837,795	1,837,795	-	0.00%
Pomona	Cal Poly Pomona Foundation	-	0%	0%	0.1413	51,233	51,233	36,258,630	36,258,630	-	0.00%
Sacramento	Associated Students, Inc., CSU Sacramento	-	0%	0%	0.1429	10,105	10,105	7,071,252	7,071,252	-	0.00%

**CSURMA AORMA Property Insurance Program
FY 17 18 Rating Allocation**

Member Information		Loss Rating					Minimum Premium	Total Insurable Values				
		(Rates and Premium w/ Size Credit, and Loss Rating w/o Minimum Premium)						Loss Rating and MP	FY 16 17	FY 17 18	\$ Diff	% Diff
Campus	Auxiliary Organization	5 Year Paid Claims	5 Year Loss Ratio	5 Year Loss Ratio Surcharge	Rates	Premium						
							\$600					
Sacramento	University Union, CSU Sacramento	-	0%	0%	0.1594	15,723	15,723	9,863,809	9,863,809	-	0.00%	
Sacramento	University Enterprises, Inc.	1,140,809	122%	25%	0.1516	244,786	244,786	161,468,575	161,468,575	-	0.00%	
Sacramento	Capitol Public Radio, CSU Sacramento	9,671	12%	0%	0.1453	13,741	13,741	9,456,905	9,456,905	-	0.00%	
San Bernardino	Associated Students Inc., CSU San Bernardino	-	0%	0%	0.1383	2,107	2,107	1,523,801	1,523,801	-	0.00%	
San Bernardino	University Enterprises Corporation at CSUSB	-	0%	0%	0.1386	13,306	13,306	9,600,041	9,600,041	-	0.00%	
San Bernardino	Santos Manual Student Union, CSU San Bernardino	-	0%	0%	0.1536	9,254	9,254	6,024,816	6,024,816	-	0.00%	
San Bernardino	CSUSB Philanthropic Foundation	-	0%	0%	0.1603	7,672	7,672	4,786,036	4,786,036	-	0.00%	
San Marcos	Associated Students, Inc., CSU San Marcos	-	0%	0%	0.1608	214	600	133,229	133,229	-	0.00%	
San Marcos	University Auxiliary and Research Services Corporation at Cal State University San Marcos	7,444	12%	0%	0.1403	14,406	14,406	10,268,178	10,268,178	-	0.00%	
San Marcos	University Corporation, CSU San Marcos	-	0%	0%	0.1422	18,149	18,149	12,762,667	12,762,667	-	0.00%	
Stanislaus	Associated Students, Incorporated, California State University, Stanislaus	-	0%	0%	0.1608	304	600	189,072	189,072	-	0.00%	
Stanislaus	CSU Stanislaus Auxiliary & Business Services	-	0%	0%	0.1524	6,243	6,243	4,096,166	4,096,166	-	0.00%	
Stanislaus	University Student Union of CSU Stanislaus	-	0%	0%	0.1588	2,135	2,135	1,344,207	1,344,207	-	0.00%	
Humboldt	Associated Students of Humboldt State University	-	0%	0%	0.1608	412	600	256,245	256,245	-	0.00%	
Humboldt	University Center, Humboldt State University	-	0%	0%	0.1601	7,948	7,948	4,964,136	4,964,136	-	0.00%	
Humboldt	Humboldt State University Sponsored Programs Foundation	-	0%	0%	0.1461	3,974	3,974	2,720,189	2,720,189	-	0.00%	
Humboldt	Humboldt State University Advancement Foundation	-	0%	0%	0.1332	13,202	13,202	9,911,510	9,911,510	-	0.00%	
San Diego	Associated Students of San Diego State University	-	0%	0%	0.1448	42,409	42,409	29,287,946	29,287,946	-	0.00%	
San Diego	Aztec Shops, LTD, San Diego State University	289,638	31%	5%	0.1289	219,436	219,436	170,237,421	170,237,421	-	0.00%	
San Diego	San Diego State University Research Foundation	442,354	34%	5%	0.1328	186,386	186,386	140,350,742	140,350,742	-	0.00%	
San Francisco	Associated Students, Inc., San Francisco State University	-	0%	0%	0.1395	7,590	7,590	5,440,735	5,440,735	-	0.00%	
San Francisco	The University Corporation, San Francisco State	-	0%	0%	0.1394	785	785	563,107	563,107	-	0.00%	
San Jose	Associated Students, Inc., San Jose State University	-	0%	0%	0.1454	11,719	11,719	8,059,569	8,059,569	-	0.00%	
San Jose	San Jose State University Research Foundation	50,000	43%	10%	0.1610	26,618	26,618	16,533,056	16,533,056	-	0.00%	
San Jose	Spartan Shops, Inc., San Jose State University	-	0%	0%	0.1411	29,579	29,579	20,963,297	20,963,297	-	0.00%	
San Jose	Student Union of San Jose State University	-	0%	0%	0.1537	13,471	13,471	8,764,158	8,764,158	-	0.00%	
San Jose	The Tower Foundation, San Jose State University	-	0%	0%	0.1382	819	819	592,913	592,913	-	0.00%	
San Luis Obispo	Associated Students Inc., Cal Poly San Luis Obispo	-	0%	0%	0.1459	10,588	10,588	7,256,707	7,256,707	-	0.00%	
San Luis Obispo	Cal Poly Corporation	-	0%	0%	0.1437	54,669	54,669	38,044,009	38,044,009	-	0.00%	
San Luis Obispo	California Polytechnic State University Foundation	-	0%	0%	0.1608	1,977	1,977	1,229,351	1,229,351	-	0.00%	
Sonoma	Sonoma State University Academic Foundation	-	0%	0%	0.1338	4,634	4,634	3,463,699	3,463,699	-	0.00%	
Sonoma	Associated Students, Inc., Sonoma State University	-	0%	0%	0.1608	428	600	266,235	266,235	-	0.00%	
Sonoma	Sonoma State Enterprises	-	0%	0%	0.1434	6,906	6,906	4,815,862	4,815,862	-	0.00%	
70		2,008,205				2,277,490	2,281,660	1,831,514,628	1,831,514,628	-	0.00%	

**CSURMA AORMA Property Insurance Program
FY 17 18 Rating Allocation**

Member Information		Rate			Premium			
		FY 16 17	FY 17 18	% Diff	FY 16 17	FY 17 18	\$ Diff	% Diff
Bakersfield	Associated Students Inc., California State University, Bakersfield	0.1682	0.1608	-4.40%	600	600	-	0.00%
Bakersfield	CSU, Bakersfield Auxiliary for Sponsored Programs and Administration	0.1402	0.1340	-4.42%	684	654	(30)	-4.42%
Bakersfield	Student Union, Inc., California State University, Bakersfield	0.1674	0.1600	-4.42%	1,650	1,577	(73)	-4.42%
Channel Islands	CI University Auxiliary Services Corporation, Inc.	0.1682	0.1608	-4.40%	600	600	-	0.00%
Chico	Associated Students of California State University, Chico	0.1551	0.1487	-4.13%	21,383	20,501	(882)	-4.13%
Chico	The CSU, Chico Research Foundation	0.1500	0.1434	-4.40%	18,912	18,080	(832)	-4.40%
Chico	The University Foundation, California State University, Chico	0.1682	0.1608	-4.40%	1,585	1,515	(70)	-4.40%
Dominguez Hills	Associated Students Incorporated, California State University, Dominguez Hills	0.1673	0.1599	-4.42%	755	721	(33)	-4.42%
Dominguez Hills	Donald P. and Katherine B. Loker University Student Union, Incorporation, California State	0.1663	0.1589	-4.45%	3,225	3,081	(143)	-4.45%
Dominguez Hills	California State University, Dominguez Hills Foundation	0.1402	0.1340	-4.42%	607	600	(7)	-1.22%
Fresno	The Agricultural Foundation of CSU Fresno	0.1417	0.1354	-4.45%	36,951	35,308	(1,643)	-4.45%
Fresno	Associated Students, Inc., CSU Fresno	0.1682	0.1608	-4.40%	600	600	-	0.00%
Fresno	California State University, Fresno Association, Inc.	0.1223	0.1169	-4.42%	10,536	10,071	(465)	-4.42%
Fresno	California State University, Fresno Association, Inc. (Courtyard)	0.1223	0.1178	-3.68%	57,355	55,245	(2,110)	-3.68%
Fresno	California State University, Fresno Association, Inc. (SMC)	0.1223	0.1169	-4.42%	173,041	165,400	(7,640)	-4.42%
Fresno	The Athletic Corporation, CSU Fresno	0.1663	0.1590	-4.39%	30,838	29,484	(1,354)	-4.39%
Fresno	CSU Fresno Foundation	0.1507	0.1441	-4.38%	1,885	1,802	(83)	-4.38%
Fresno	Fresno - State Programs for Children	0.1682	0.1608	-4.40%	600	600	-	0.00%
Fullerton	Associated Students, California State University, Fullerton, Inc.	0.1572	0.1503	-4.39%	29,677	28,375	(1,303)	-4.39%
Fullerton	Cal State Fullerton Auxiliary Services Corporation	0.1283	0.1230	-4.13%	174,664	167,449	(7,215)	-4.13%
East Bay	Associated Students, Inc., CSU East Bay	0.1682	0.1608	-4.40%	600	600	-	0.00%
East Bay	California State University, East Bay Foundation, Inc.	0.1435	0.1372	-4.39%	15,665	14,977	(688)	-4.39%
Long Beach	Associated Students, Inc., CSU Long Beach	0.1560	0.1491	-4.42%	13,671	13,066	(605)	-4.42%
Long Beach	Forty Niner Shops, Inc., CSU Long Beach	0.1455	0.1391	-4.40%	26,578	25,409	(1,169)	-4.40%
Long Beach	CSULB Research Foundation	0.1373	0.1311	-4.52%	60,345	57,620	(2,725)	-4.52%
Los Angeles	Associated Students, Inc., CSU Los Angeles	0.1682	0.1608	-4.40%	600	600	-	0.00%
Los Angeles	Cal State L.A. University Auxiliary Services, Inc.	0.1616	0.1545	-4.39%	13,615	13,017	(598)	-4.39%
Los Angeles	University Student Union, CSU Los Angeles	0.1654	0.1580	-4.47%	3,907	3,732	(175)	-4.47%
Maritime Academy	Associated Students Inc., California Maritime Academy	0.1682	0.1608	-4.40%	600	600	-	0.00%
Monterey Bay	The University Corporation at Monterey Bay	0.0991	0.0948	-4.34%	502,568	480,761	(21,807)	-4.34%
Northridge	Associated Students Inc., CSU Northridge	0.1460	0.1395	-4.45%	4,644	4,437	(207)	-4.45%
Northridge	CSU Northridge Foundation	0.1682	0.1608	-4.40%	1,197	1,145	(53)	-4.40%
Northridge	The University Corporation, CSU Northridge	0.1436	0.1377	-4.11%	57,347	54,991	(2,356)	-4.11%
Northridge	University Student Union, CSU Northridge	0.1670	0.1596	-4.43%	12,130	11,593	(538)	-4.43%
Pomona	Associated Students, Inc., CSU Pomona	0.1635	0.1567	-4.16%	3,005	2,880	(125)	-4.16%
Pomona	Cal Poly Pomona Foundation	0.1478	0.1413	-4.40%	53,590	51,233	(2,357)	-4.40%
Sacramento	Associated Students, Inc., CSU Sacramento	0.1794	0.1429	-20.35%	12,686	10,105	(2,581)	-20.35%

**CSURMA AORMA Property Insurance Program
FY 17 18 Rating Allocation**

Member Information		Rate			Premium			
		FY 16 17	FY 17 18	% Diff	FY 16 17	FY 17 18	\$ Diff	% Diff
Campus	Auxiliary Organization							
Sacramento	University Union, CSU Sacramento	0.1667	0.1594	-4.38%	16,443	15,723	(720)	-4.38%
Sacramento	University Enterprises, Inc.	0.1519	0.1516	-0.20%	245,271	244,786	(484)	-0.20%
Sacramento	Capitol Public Radio, CSU Sacramento	0.1521	0.1453	-4.47%	14,384	13,741	(643)	-4.47%
San Bernardino	Associated Students Inc., CSU San Bernardino	0.1447	0.1383	-4.42%	2,205	2,107	(98)	-4.42%
San Bernardino	University Enterprises Corporation at CSUSB	0.1449	0.1386	-4.35%	13,910	13,306	(605)	-4.35%
San Bernardino	Santos Manual Student Union, CSU San Bernardino	0.1606	0.1536	-4.36%	9,676	9,254	(422)	-4.36%
San Bernardino	CSUSB Philanthropic Foundation	0.1677	0.1603	-4.41%	8,026	7,672	(354)	-4.41%
San Marcos	Associated Students, Inc., CSU San Marcos	0.1682	0.1608	-4.40%	600	600	-	0.00%
San Marcos	University Auxiliary and Research Services Corporation at Cal State University San Marcos	0.1463	0.1403	-4.10%	15,022	14,406	(616)	-4.10%
San Marcos	University Corporation, CSU San Marcos	0.1488	0.1422	-4.44%	18,991	18,149	(842)	-4.44%
Stanislaus	Associated Students, Incorporated, California State University, Stanislaus	0.1682	0.1608	-4.40%	600	600	-	0.00%
Stanislaus	CSU Stanislaus Auxiliary & Business Services	0.1595	0.1524	-4.45%	6,533	6,243	(291)	-4.45%
Stanislaus	University Student Union of CSU Stanislaus	0.1662	0.1588	-4.45%	2,234	2,135	(99)	-4.45%
Humboldt	Associated Students of Humboldt State University	0.1682	0.1608	-4.40%	600	600	-	0.00%
Humboldt	University Center, Humboldt State University	0.1675	0.1601	-4.42%	8,315	7,948	(367)	-4.42%
Humboldt	Humboldt State University Sponsored Programs Foundation	0.1527	0.1461	-4.32%	4,154	3,974	(180)	-4.32%
Humboldt	Humboldt State University Advancement Foundation	0.1394	0.1332	-4.45%	13,817	13,202	(615)	-4.45%
San Diego	Associated Students of San Diego State University	0.1510	0.1448	-4.11%	44,225	42,409	(1,816)	-4.11%
San Diego	Aztec Shops, LTD, San Diego State University	0.1344	0.1289	-4.09%	228,799	219,436	(9,363)	-4.09%
San Diego	San Diego State University Research Foundation	0.1385	0.1328	-4.12%	194,386	186,386	(8,000)	-4.12%
San Francisco	Associated Students, Inc., San Francisco State University	0.1460	0.1395	-4.45%	7,943	7,590	(354)	-4.45%
San Francisco	The University Corporation, San Francisco State	0.1458	0.1394	-4.39%	821	785	(36)	-4.39%
San Jose	Associated Students, Inc., San Jose State University	0.1522	0.1454	-4.47%	12,267	11,719	(548)	-4.47%
San Jose	San Jose State University Research Foundation	0.1531	0.1610	5.16%	25,312	26,618	1,306	5.16%
San Jose	Spartan Shops, Inc., San Jose State University	0.1476	0.1411	-4.40%	30,942	29,579	(1,363)	-4.40%
San Jose	Student Union of San Jose State University	0.1608	0.1537	-4.42%	14,093	13,471	(622)	-4.42%
San Jose	The Tower Foundation, San Jose State University	0.1446	0.1382	-4.43%	857	819	(38)	-4.43%
San Luis Obispo	Associated Students Inc., Cal Poly San Luis Obispo	0.1526	0.1459	-4.39%	11,074	10,588	(486)	-4.39%
San Luis Obispo	Cal Poly Corporation	0.1500	0.1437	-4.20%	57,066	54,669	(2,397)	-4.20%
San Luis Obispo	California Polytechnic State University Foundation	0.1682	0.1608	-4.40%	2,068	1,977	(91)	-4.40%
Sonoma	Sonoma State University Academic Foundation	0.1400	0.1338	-4.43%	4,849	4,634	(215)	-4.43%
Sonoma	Associated Students, Inc., Sonoma State University	0.2103	0.1608	-23.54%	600	600	-	0.00%
Sonoma	Sonoma State Enterprises	0.1500	0.1434	-4.40%	7,224	6,906	(318)	-4.40%
70					2,372,202	2,281,660	(90,542)	-3.82%

Draft

CSURMA AORMA FY 2017/2018 Property Program Total Estimated Funding \$100,000 SIR / \$250,000 Aggregate SIR					
Expense Item	Actual Program Costs FY 13/14	Actual Program Costs FY 14/15	Actual Program Costs FY 15/16	Program Costs FY 16/17	Proposed FY 16/17
Estimated Pooled Layer Funding	\$250,000	\$250,000	\$250,000	\$250,000	\$250,000
Excess Insurance Premium	\$2,849,135	\$1,717,748	\$1,672,962	\$1,401,411	\$1,500,000
Program Administrative Costs	\$306,692	\$296,388	\$313,809	\$327,408	\$325,000
Total Expenses:	\$3,405,827	\$2,264,136	\$2,236,771	\$1,978,819	\$2,075,000
Difference from prior year:	4.46%	-33.52%	-1.21%	-11.53%	4.86%

Estimated Pooled Layer Funding (no change is contemplated)
 Excess Insurance Premium (includes a 7% increase)
 Administrative costs (no increase or decrease is contemplated)



CSURMA AORMA

POLICY & PROCEDURE NO. P-1

SUBJECT: **PROPERTY PROGRAM MEMBER ALLOCATION FORMULA**

ADOPTED: **NOVEMBER 6, 2013**
SEPTEMBER 10, 2015

EFFECTIVE: **JULY 1, 2014**

AMENDED: **N/A**

POLICY:

It shall be the policy of the CSURMA AORMA to determine each member’s allocation of the total property program costs as outlined in the Property Program Member Allocation Formula noted below:

PROCEDURE:

Annually, in September, the AORMA Committee will approve the Total Property Program Costs for the upcoming fiscal year.

Annually, in December, the Programs Committee will approve the following allocation criteria within the Property Program Member Allocation Formula and will approve the final member allocation for the upcoming fiscal year:

1. Basic rates
2. Maximum premium for calculating the size credit
3. Maximum size credit percentage
4. Minimum premium
5. Loss ratio surcharge schedule

PROPERTY PROGRAM MEMBER ALLOCATION FORMULA:

Basic Rates:

- *TIV = Total Insurable Values*
- *RP/BI = Real Property / Business Income and Rental Value*
- *BPP = Business Personal Property*

Two basic rates are included in the allocation formula; one for RP/BI and one for business BPP. The BPP rate is 20% higher than the RP/BI rate.

1. RP/BI TIV is multiplied by the RP/BI rate. *Result – RP/BI basic premium.*

2. BPP TIV is multiplied by the BPP rate. *Result – BPP basic premium.*
3. RP/BI basic premium and BPP basic premium are added together. *Result – basic premium.*
4. Basic premium is divided by the total TIV. *Result – basic rate.*

**** Example ****

1.	\$50,000,000 RP/BI TIV	*	.2000 RP/BI Rate (per \$100 in TIV)	=	\$100,000 RP/BI Basic Premium
2.	\$25,000,000 BPP TIV	*	.2400 BPP Rate (per \$100 in TIV)	=	\$60,000 BPP Basic Premium
3.	\$100,000 RP/BI Basic Premium	+	\$60,000 BPP Basic Premium	=	\$160,000 Basic Premium
4.	\$160,000 Basic Premium	/	\$75,000,000 Total TIV	=	.2133 Basic Rate (per \$100 in TIV)

Size Credit:

1. Basic premium is divided by the **Maximum Premium for Calculating Size Credit**. *Result – percentage of total basic premium compared to the Maximum Premium for Calculating Size Credit.*
2. Percentage of total basic premium compared to **Maximum Premium for Calculating Size Credit** is multiplied by **Maximum Size Credit Percentage**. *Result – size credit percentage.*
3. Basic rate is multiplied by the size credit percentage. *Result – Basic rate with size credit.*

**** Example ****

1.	\$160,000 Basic Premium	/	\$600,000 Maximum Premium for Calculating Size Credit	=	27% % of Total Basic Premium Compared to Maximum Premium for Calculating Size Credit
2.	27% % of Total Basic Premium Compared to Maximum Premium for Calculating Size Credit	*	30% Maximum Size Percentage Credit	=	8% Size Credit Percentage
3.	.2133 Basic Rate	-	8% Size Credit Percentage	=	.1960 Basic Rate w/ Size Credit

Loss Rating:

1. Five years paid claims (minus deductible) is divided by total premium for five prior years. *Result – loss ratio.*

CSURMA AORMA

POLICY & PROCEDURE NO. P-1

2. Member's five-year loss ratio is reviewed against loss ratio surcharge schedule. *Result – loss ratio surcharge is assigned.*
3. Basic rate w/ size credit is increased by loss ratio surcharge. *Result – final rate.*
4. Final rate is multiplied by total TIV. *Result – Final premium.*

**** Example ****

1.	\$125,000 Five Years Paid Claims	/	\$500,000 Total Premium for Five Prior Years		25% Loss Ratio
2.	25%			=	5% Loss Ratio Surcharge
25% Loss Ratio is reviewed against Loss Rating Surcharge Schedule and Surcharge is Assigned.					
3.	5% Loss Ratio Surcharge	+	.1960 Basic Rate w/ Size Credit	=	.2058 Final Rate
4.	.2058 Final Rate (per \$100 in TIV)	*	\$75,000,000 Total TIV	=	\$154,350 Final Premium

Loss Ratio Surcharge Schedule

Loss ratio less than 20%	=	No surcharge
Loss ratio between 20% and 40%	=	5% surcharge
Loss ratio between 40% and 60%	=	10% surcharge
Loss ratio between 60% and 80%	=	15% surcharge
Loss ratio between 80% and 100%	=	20% surcharge
Loss ratio in excess of 100%	=	25% surcharge

Minimum Premium:

1. If the final premium is greater than the Minimum Premium, use the final premium. *Result – final premium w/ minimum premium if applicable.*

**** Example ****

1.	\$154,500 If the Final Premium is greater than the minimum premium, use the Final Premium	>	\$600		\$154,500 Final Premium
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DEFINITIONS:

1. **RP/BI - Real Property, Business Interruption and Rental Value Basic Rate** – This rate will be approved annually by the Programs Committee. It may increase or decrease depending the total property program funding required for the upcoming fiscal year.

2. **BPP – Business Personal Property Basic Rate** - This rate will be approved annually by the Programs Committee. It may increase or decrease depending the total property program funding required for the upcoming fiscal year. This rate will be 20% higher than the Real Property, Business Interruption and Rental Value Basic Rate.
3. **Maximum Premium for Calculating Size Credit** – The Maximum Premium for Calculating the Size Credit dollar amount will be approved annually by the Programs Committee. The Maximum Premium for Calculating Size Credit is used to calculate each member’s size credit. The member’s basic premium is divided by the Maximum Premium for Calculating Size Credit, as an example - $\$300,000$ (*member’s basic premium*) / $\$600,000$ (*Maximum Premium for Calculating Size Credit*) = 50% (*member’s percentage of size credit*). This member would be subject to 50% of the total **Size Credit Percentage**.
4. **Size Credit Percentage** – The Size Credit Percentage will be approved annually by the Programs Committee. The Size Credit Percentage represents the maximum size credit available to any one member. As an example – 50% (*member’s percentage of size credit*) * 30% (*Size Credit Percentage*) = 15% *member’s size credit*.

CRIME PROGRAM MEMBER ALLOCATION FOR FY 17 18

ISSUE: The Programs Committee is responsible for approving the final member allocation and the allocation factors for FY 17/18 Crime Program Member Allocation. The AORMA Committee approved the total crime program costs for FY 17/18 of \$277,000. The total Crime Program costs have been allocated to the members based on the approved allocation formula documented in Policy and Procedure C-1.

RECOMMENDATION: Staff recommends that the Programs Committee approve (1) the FY 17/18 Crime Program Allocation Factors and (2) the member allocation as presented on the attached spreadsheet allowing Staff to revise the allocation with updated expenditure and/or payroll information as appropriate.

FISCAL IMPACT: The total cost for the FY 17/18 Crime Program is \$277,021. The AORMA Committee approved the total crime program costs for FY 17/18 of \$277,000 which is an 11% decreased compared to the FY 16/17 program costs. The Crime Program has an annual aggregate limit of \$100,000. At June 30, 2016, the Crime Program fund balance was \$408,581; therefore, the AORMA Committee waived the pooled layer funding for FY 17/18 which resulted in the lower premium.

BACKGROUND: The following factors have been included in the allocation and require approval by the Programs Committee:

1. **Basic rate:** .00051. This rate was lowered from .000654 in FY 16/17.
2. **Maximum premium for calculating the size credit:** \$10,000; Staff looked at decreasing the maximum premium from \$10,000 to \$9,000 in order to give the maximum size credit to approximately 10% of the members. However, because of the 11% premium decreased, most members received a significant decrease, and an additional size credit wasn't necessary.
3. **Maximum size credit rate percentage:** 30% - No change.
4. **Minimum premium:** No change. The minimum premium table was amended effective July 1, 2016 and is shown on the next page as Table 1.

Expenditures Less Than	Current Minimum Premium	Prior Minimum Premium
1,000,000	250	250
1,250,000	500	
1,500,000	750	
2,000,000	1,000	
3,000,000	1,250	1,250
4,000,000	1,500	
5,000,000	1,750	
6,000,000	2,000	
7,000,000	2,250	2,250
8,000,000	2,383	
9,000,000	2,516	
10,000,000	2,649	
12,500,000	2,750	2,750
15,000,000	2,875	
17,500,000	3,000	
20,000,000	3,125	
20,000,001	3,250	3,250

5. Loss ratio surcharge schedule: No change.

- a. Less than 50% - 0%
- b. Between 50% and 100% - 10%
- c. Excess of 100% - 20%

PUBLICATION: The crime costs will be sent out to the members in January, 2017.

ATTACHMENTS:

- a. FY 17/18 Crime Rating – Member Allocation
- b. FY 17/18 Crime Program Total Funding
- c. Policy & Procedures C-1 Crime Program Member Allocation Formula

**CSURMA AORMA Crime Insurance Program
FY 17/18 Rating Allocation**

Member Information		Premium				Payroll			Expenditures		
Campus	Auxiliary	FY 16 17	FY 17 18	\$ Diff	% Diff	FY 16 17	FY 17 18	% Diff	FY 16 17	FY 17 18	% Diff
Bakersfield	Associated Students, California State University, Bakersfield, Inc.	1,767	1,517	(250)	-14%	-	-	0%	3,037,784	2,925,460	-4%
Bakersfield	California State University, Bakersfield Student Union, Inc.	1,767	1,517	(250)	-14%	-	-	0%	3,664,183	2,523,935	-31%
Bakersfield	California State University, Bakersfield Auxiliary for Sponsored Programs and Administration	2,517	2,517	-	0%	1,722,000	1,832,300	6%	6,595,818	6,356,710	-4%
Bakersfield	California State University, Bakersfield Foundation	2,517	2,650	133	5%	719,000	20,000	-97%	6,519,978	7,868,341	21%
Chancellor's Office	California State University Institute	1,267	1,017	(250)	-20%	-	-	0%	1,571,016	1,441,504	-8%
Chancellor's Office	California State University Foundation	2,650	2,267	(383)	-14%	30,000	30,000	0%	7,083,470	5,515,934	-22%
Channel Islands	Associated Students of California State University, Channel Islands, Inc.	1,017	1,017	-	0%	-	-	0%	1,310,386	1,409,993	8%
Channel Islands	California State University Channel Islands Foundation	1,517	2,017	500	33%	-	-	0%	2,242,299	4,291,515	91%
Channel Islands	University Auxiliary Services, Inc. (University Glen Corp)	2,267	2,267	-	0%	3,011,838	3,102,477	3%	5,554,811	5,847,137	5%
Chico	Auxiliary Organization Associations	517	517	-	0%	-	-	0%	680,970	656,984	-4%
Chico	The University Foundation, California State University, Chico	2,783	2,783	-	0%	-	-	0%	8,003,569	8,649,510	8%
Chico	The CSU, Chico Research Foundation	6,603	5,830	(773)	-12%	13,008,256	13,838,542	6%	40,756,981	37,317,851	-8%
Chico	Associated Students of California State University, Chico	4,206	3,922	(284)	-7%	6,979,182	8,192,918	17%	16,957,531	17,417,124	3%
Dominguez Hills	Associated Students, California State University, Dominguez Hills	1,517	1,517	-	0%	581,190	596,680	3%	2,159,579	2,457,771	14%
Dominguez Hills	Donald P. and Katherine B. Loker University Student Union, Incorporated	1,517	1,517	-	0%	1,000,498	1,243,475	24%	2,440,483	2,583,916	6%
Dominguez Hills	California State University, Dominguez Hills Foundation	3,638	3,392	(246)	-7%	5,818,700	6,109,635	5%	20,355,675	18,842,874	-7%
Dominguez Hills	California State University, Dominguez Hills Philanthropic Foundation	517	1,267	750	145%	-	-	0%	95,000	95,000	0%
East Bay	Associated Students, California State University, East Bay	1,017	1,017	-	0%	481,483	498,692	4%	1,341,499	1,436,082	7%
East Bay	California State University, East Bay Foundation, Inc.	3,267	3,142	(125)	-4%	-	-	0%	15,836,839	14,319,453	-10%
East Bay	Cal State East Bay Educational Foundation	1,267	1,017	(250)	-20%	-	-	0%	1,528,639	1,454,333	-5%
Fresno	Fresno State Programs for Children, Inc.	1,267	1,267	-	0%	987,000	810,000	-18%	1,528,458	1,586,130	4%
Fresno	The Agricultural Foundation of California State University, Fresno	2,517	2,517	-	0%	280,000	310,000	11%	6,414,283	6,346,652	-1%
Fresno	The California State University, Fresno Athletic Corporation	3,517	3,517	-	0%	5,322,000	5,481,660	3%	37,546,660	40,930,106	9%
Fresno	California State University, Fresno Association, Inc.	3,544	3,517	(27)	-1%	6,027,000	7,071,000	17%	24,072,829	37,630,483	56%
Fresno	California State University, Fresno Association, Inc. (Courtyard)										
Fresno	California State University, Fresno Association, Inc. (SMC)										
Fresno	California State University, Fresno Foundation	8,507	7,193	(1,314)	-15%	18,000,000	19,250,000	7%	69,277,053	64,133,600	-7%
Fresno	Associated Students, Inc. of California State University, Fresno	517	517	-	0%	205,000	225,000	10%	633,805	785,597	24%
Fullerton	Associated Students, California State University, Fullerton, Inc.	3,619	3,267	(352)	-10%	5,781,776	5,955,229	3%	8,120,357	15,099,023	86%
Fullerton	Cal State Fullerton Philanthropic Foundation	2,650	517	(2,133)	-80%	-	-	0%	7,694,148	389,715	-95%
Fullerton	CSU Fullerton Auxiliary Services Corporation	7,801	6,670	(1,131)	-14%	16,456,516	16,950,487	3%	68,160,202	37,338,226	-45%

**CSURMA AORMA Crime Insurance Program
FY 17/18 Rating Allocation**

Member Information		Premium				Payroll			Expenditures		
Campus	Auxiliary	FY 16 17	FY 17 18	\$ Diff	% Diff	FY 16 17	FY 17 18	% Diff	FY 16 17	FY 17 18	% Diff
Humboldt	Humboldt State University Advancement Foundation	1,267	1,517	250	20%	-	-	0%	1,623,075	2,420,504	49%
Humboldt	Humboldt State University Sponsored Programs Foundation	4,080	4,276	196	5%	6,715,600	9,138,973	36%	19,765,865	1,228,019	-94%
Humboldt	Associated Students, Humboldt State University	1,267	1,267	-	0%	208,250	127,000	-39%	1,503,573	1,561,930	4%
Humboldt	Humboldt State University Center Board of Directors	3,142	3,142	-	0%	3,650,000	3,960,000	8%	14,541,155	14,551,748	0%
Long Beach	CSULB 49er Foundation	2,783	2,916	133	5%	-	-	0%	8,674,423	9,350,000	8%
Long Beach	Associated Students, California State University, Long Beach	3,752	3,267	(485)	-13%	6,045,165	6,347,423	5%	14,470,306	15,034,764	4%
Long Beach	Forty-Niner Shops, Inc., CSU Long Beach	5,020	4,587	(433)	-9%	8,780,000	10,000,000	14%	34,481,023	37,757,260	10%
Long Beach	California State University, Long Beach Research Foundation	7,296	6,698	(598)	-8%	15,354,732	17,067,411	11%	40,303,729	47,000,000	17%
Los Angeles	Associated Students, California State University, Los Angeles, Inc.	1,017	1,017	-	0%	-	-	0%	1,415,146	1,364,199	-4%
Los Angeles	California State University, Los Angeles Foundation	1,017	517	(500)	-49%	-	-	0%	1,455,235	405,045	-72%
Los Angeles	University-Student Union Board, California State University, Los Angeles	2,021	2,017	(4)	0%	2,840,000	2,925,200	3%	4,467,713	4,801,015	7%
Los Angeles	Cal State L.A. University Auxiliary Services, Inc.	5,114	4,299	(815)	-16%	9,000,000	9,200,000	2%	26,896,261	28,368,753	5%
Maritime	The Associated Students of the California Maritime Academy	517	517	-	0%	-	-	0%	219,564	375,156	71%
Maritime	California Maritime Academy Foundation, Inc.	1,517	1,517	-	0%	-	-	0%	2,220,455	2,220,455	0%
Monterey	Foundation of California State University, Monterey Bay	517	517	-	0%	-	-	0%	327,436	350,862	7%
Monterey	The University Corporation at Monterey Bay	4,838	4,550	(288)	-6%	8,361,797	9,896,799	18%	38,585,683	47,986,951	24%
Northridge	North Campus University Park Development Corporation	517	517	-	0%	-	-	0%	403,030	400,133	-1%
Northridge	Associated Students, California State University, Northridge, Inc.	2,783	2,783	-	0%	3,580,000	4,100,000	15%	8,602,174	8,385,921	-3%
Northridge	California State University, Northridge Foundation	2,783	3,017	234	8%	-	-	0%	8,912,113	10,197,370	14%
Northridge	University Student Union of California State University, Northridge	4,217	3,769	(448)	-11%	7,001,500	7,795,950	11%	12,950,916	14,226,591	10%
Northridge	The University Corporation, CSU Northridge	8,828	7,277	(1,551)	-18%	18,700,000	19,635,000	5%	49,779,782	51,236,584	3%
Pomona	Associated Students Inc., California State Polytechnic University, Pomona	3,777	3,385	(392)	-10%	6,096,227	6,827,880	12%	9,339,096	10,902,661	17%
Pomona	The Cal Poly Pomona Foundation, Inc.	8,036	6,970	(1,066)	-13%	16,969,942	18,226,704	7%	71,329,793	72,194,143	1%
Sacramento	The University Foundation at Sacramento State	1,767	517	(1,250)	-71%	-	-	0%	3,391,000	441,235	-87%
Sacramento	Associated Students of California State University, Sacramento	2,673	2,783	110	4%	3,990,857	4,329,894	8%	7,911,065	8,446,958	7%
Sacramento	Capital Public Radio, Inc., CSU Sacramento	3,017	3,017	-	0%	3,586,202	4,610,000	29%	11,211,916	12,090,000	8%
Sacramento	University Union Operation of CSUS, Inc.	2,916	2,916	-	0%	-	-	0%	9,380,843	9,931,858	6%
Sacramento	University Enterprises, Inc., CSU Sacramento	12,767	10,502	(2,265)	-18%	27,305,130	28,670,387	5%	73,109,000	75,557,504	3%
San Bernardino	Associated Students Inc., California State University, San Bernardino	1,267	1,517	250	20%	383,260	448,231	17%	1,630,612	2,003,480	23%
San Bernardino	Santos Manuel Student Union of California State University, San Bernardino	2,267	2,267	-	0%	2,146,586	2,169,673	1%	5,067,652	5,025,461	-1%
San Bernardino	CSUSB Philanthropic Foundation	1,767	1,767	-	0%	-	-	0%	3,445,246	3,968,739	15%
San Bernardino	University Enterprises Corporation at CSUSB	5,251	4,609	(642)	-12%	9,327,418	10,063,736	8%	24,895,702	4,193,000	-83%
San Diego	Associated Students, San Diego State University	5,171	4,808	(363)	-7%	9,135,234	10,634,765	16%	23,316,906	28,100,720	21%
San Diego	Aztec Shops, Ltd., San Diego State University	7,263	6,309	(954)	-13%	15,276,709	15,542,340	2%	64,506,468	64,029,754	-1%

**CSURMA AORMA Crime Insurance Program
FY 17/18 Rating Allocation**

Member Information		Premium				Payroll			Expenditures		
Campus	Auxiliary	FY 16 17	FY 17 18	\$ Diff	% Diff	FY 16 17	FY 17 18	% Diff	FY 16 17	FY 17 18	% Diff
San Diego	San Diego State University Research Foundation	39,821	29,035	(10,786)	-27%	72,000,000	67,151,600	-7%	164,158,428	179,790,730	10%
San Francisco	San Francisco State University Foundation	1,017	517	(500)	-49%	-	-	0%	1,256,434	817,342	-35%
San Francisco	Associated Students, Inc., San Francisco State University	2,684	2,783	99	4%	4,011,172	4,026,988	0%	7,700,908	8,092,266	5%
San Francisco	The University Corporation, San Francisco State	3,142	3,142	-	0%	2,000,000	2,000,000	0%	14,125,929	14,289,532	1%
San Jose	The Student Union of San Jose State University	2,783	3,017	234	8%	2,563,054	4,053,166	58%	8,824,474	10,346,821	17%
San Jose	Associated Student, San Jose State University	2,650	2,783	133	5%	3,054,810	3,358,000	10%	7,994,879	8,149,808	2%
San Jose	Spartan Shops, Inc., San Jose State University	4,348	3,840	(508)	-12%	7,279,041	7,981,023	10%	21,936,959	23,311,665	6%
San Jose	The Tower Foundation, San Jose State University	3,267	3,517	250	8%	2,299,640	2,902,334	26%	17,339,827	23,109,177	33%
San Jose	San Jose State University Research Foundation	12,550	10,325	(2,225)	-18%	26,830,741	28,172,278	5%	62,129,832	57,137,403	-8%
San Luis Obispo	California Polytechnic State University Foundation	3,517	3,517	-	0%	-	-	0%	25,754,479	30,554,783	19%
San Luis Obispo	Associated Students, Inc., California Polytechnic State University at San Luis Obispo	3,607	3,267	(340)	-9%	5,757,700	5,930,431	3%	14,894,230	16,085,895	8%
San Luis Obispo	Cal Poly Corporation	11,359	9,180	(2,179)	-19%	24,230,000	24,965,000	3%	97,466,698	88,491,513	-9%
San Marcos	The Associated Students of California State University, San Marcos	1,017	1,267	250	25%	-	-	0%	1,359,668	1,549,058	14%
San Marcos	California State University San Marcos Foundation	2,017	2,267	250	12%	-	-	0%	4,785,127	5,407,458	13%
San Marcos	San Marcos University Corporation	3,017	3,017	-	0%	-	-	0%	10,993,044	11,684,864	6%
San Marcos	University Auxiliary and Research Services Corporation	3,733	3,388	(345)	-9%	6,008,174	6,833,000	14%	11,970,724	1,930,587	-84%
Sonoma	Sonoma State University Academic Foundation, Inc.	517	517	-	0%	-	-	0%	253,950	153,000	-40%
Sonoma	Associated Students of Sonoma State University	1,517	1,517	-	0%	632,373	684,863	8%	2,275,133	2,002,197	-12%
Sonoma	Sonoma State Enterprises, Inc.	3,017	3,017	-	0%	-	530,000	#DIV/0!	10,497,435	11,002,938	5%
Stanislaus	Associated Students, Inc., California State University, Stanislaus	767	767	-	0%	396,885	393,693	-1%	1,068,021	1,124,315	5%
Stanislaus	University Student Union of California State University, Stanislaus	1,017	1,017	-	0%	506,359	463,258	-9%	1,472,713	1,310,533	-11%
Stanislaus	California State University, Stanislaus Auxiliary and Business Services	1,017	1,017	-	0%	-	-	0%	1,330,213	1,330,213	0%
Stanislaus	California State University, Stanislaus Foundation	1,267	1,267	-	0%	-	-	0%	1,985,165	1,841,595	-7%
88 TOTALS		309,954	277,021	(32,933)	-11%	428,435,997	452,681,095		1,462,892,531	1,443,273,425	

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CSURMA AORMA FY 2017/2018 Crime Program Total Estimated Funding \$25,000 SIR / \$100,000 Aggregate SIR					
Expense Item	Actual Program Costs FY 13/14	Actual Program Costs FY 14/15	Actual Program Costs FY 15/16	Program Costs FY 16/17	Proposed FY 17/18
Estimated Pooled Layer Funding	\$75,000	\$50,000	\$50,000	\$50,000	\$0
Excess Insurance Premium	\$202,258	\$212,443	\$212,630	\$244,421	\$245,000
Program Administrative Costs	\$29,640	\$28,901	\$30,109	\$31,845	\$32,000
Total Expenses:	\$306,898	\$291,344	\$292,739	\$326,266	\$277,000
Difference from prior year:	6.65%	-5.07%	0.48%	11.45%	-15.10%

Estimated Pooled Layer Funding - At June 30, 2015, the crime program had a fund balance of \$408,581.

Excess Insurance Premium - No increase or decrease is anticipated.

Administrative Costs - No increase or decrease is anticipated.



CSURMA AORMA

POLICY & PROCEDURE NO. C-1

SUBJECT: **CRIME PROGRAM MEMBER ALLOCATION FORMULA**

ADOPTED: **NOVEMBER 6, 2013
SEPTEMBER 10, 2015**

EFFECTIVE: **JULY 1, 2014**

AMENDED: **N/A**

POLICY:

It shall be the policy of the CSURMA AORMA to determine each member’s allocation of the total crime program costs as outlined in the Crime Program Member Allocation Formula noted below:

PROCEDURE:

Annually, in September, the AORMA Committee will approve the total crime program costs for the upcoming fiscal year.

Annually, in December, the Programs Committee will approve the following allocation criteria within the Crime Program Member Allocation Formula and will approve the final member allocation for the upcoming fiscal year:

1. Basic rate
2. Maximum premium for calculating the size credit
3. Maximum size credit percentage
4. Minimum premium schedule
5. Loss ratio surcharge schedule

Basic Rates:

The payroll used within this allocation is the estimated payroll for the upcoming fiscal year.

1. Payroll is multiplied by the **Basic Rate**. *Result – basic premium*

**** Example ****

1.	\$10,000,000 Payroll	*	.0400 Basic Rate (per \$100 in payroll)	=	\$4,000 Basic Premium
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Size Credit:

1. Basic premium is divided by the **Maximum Premium for Calculating Size Credit**. *Result – percentage of total basic premium compared to the Maximum Premium for Calculating Size Credit.*
2. Percentage of total basic premium compared to **Maximum Premium for Calculating Size Credit** is multiplied by **Maximum Size Credit Percentage**. *Result – size credit percentage.*
3. Basic rate is multiplied by the size credit percentage. *Result – Basic rate with size credit.*

**** Example ****

1.	\$4,000 Basic Premium	/	\$10,000 Maximum Premium for Calculating Size Credit	=	40% % of Total Basic Premium Compared to Maximum Premium for Calculating Size Credit
2.	40% % of Total Basic Premium Compared to Maximum Premium for Calculating Size Credit	*	30% Maximum Size Percentage Credit	=	12% Size Credit Percentage
3.	.0400 Basic Rate	-	12% Size Credit Percentage	=	.0352 Basic Rate w/ Size Credit

Loss Rating:

1. Five years paid claims (minus deductible) is divided by total premium for five prior years. *Result – loss ratio.*
2. Member's five-year loss ratio is reviewed against loss rating surcharge schedule. *Result – loss ratio surcharge is assigned.*
3. Basic rate w/ size credit is increased by loss ratio surcharge. *Result – final rate.*
4. Final rate is multiplied by total payroll. *Result – Final premium.*

**** Example ****

1.	\$20,000 Five Years Paid Claims	/	\$17,500 Total Premium for Five Prior Years	=	114% Loss Ratio
2.	114% 114% Loss Ratio is reviewed against Loss Rating Surcharge Schedule and Surcharge is assigned.			=	20% Loss Ratio Surcharge
3.	20%	+	.0352	=	.0422



CSURMA AORMA

POLICY & PROCEDURE NO. C-1

Loss Ratio Surcharge		Basic Rate w/ Size Credit		Final Rate
4.	.0422	*	\$10,000,000	= \$4,220
	Final Rate		Total Payroll	Basic Premium w/ Size Credit and Loss Rating
<u>Loss Ratio Surcharge Schedule</u>				
	Loss ratio less than 50%			= No surcharge
	Loss ratio between 50% and 100%			= 10% surcharge
	Loss ratio in excess of 100%			= 20% surcharge

Minimum Premium:

The expenditures used within this allocation are the expenditures documented in the member’s most recent financial audit.

- Using the Minimum Premium Schedule, each member is assigned a minimum premium based on their total expenditures. *Result – member’s scheduled minimum premium.*
- Member’s final premium is compared to the member’s scheduled minimum premium. *Result – the minimum premium will be applied if the member’s final premium is less than the minimum premium.*

**** Example ****

1.	\$40,000,000		=	\$3,250
	Expenditures are reviewed against the Minimum Premium Schedule and a Minimum Premium is assigned.			Loss Ratio
2.	\$4,220 > \$3,250		=	\$4,220
	If Basic Premium is greater than Minimum Premium, use Basic Premium. If Basic Premium is less than Minimum Premium, use Minimum Premium			Basic Premium w/ Size Credit, Loss Rating and Minimum Premium
<u>Minimum Premium Schedule</u>				
	Expenditures less than \$2,000,000		=	\$250
	Expenditures between \$2,000,001 and \$6,000,000		=	\$1,250
	Expenditures between \$6,000,001 and \$10,000,000		=	\$2,250
	Expenditures between \$10,000,001 and \$20,000,000		=	\$2,750
	Expenditures greater than \$20,000,001		=	\$3,250

Administrative Costs:

1. The crime program administrative costs will be divided evenly between all of the crime program members. *Result – member’s crime program administrative costs.*
2. Member’s crime program administrative costs are added to the member’s final premium or minimum premium, whichever applies. *Result – total crime program premium.*

**** Example ****

1.	\$25,000	/	87	=	\$287
	Total crime program administrative costs		Number of crime members		Per member total crime program administrative costs
2.	\$4,220	+	\$287	=	\$4,507
	Basic Premium w/ Size Credit, Loss Rating and Minimum Premium		Per member total crime admin costs		Total Crime Premium

DEFINITIONS:

1. **Basic Rate** – This rate will be approved annually by the Programs Committee. It may increase or decrease depending the total crime program funding required for the upcoming fiscal year.
2. **Maximum Premium for Calculating Size Credit** – The Maximum Premium for Size Credit dollar amount will be approved annually by the Programs Committee. The Maximum Premium for Size Credit is used to calculate each member’s size credit. The member’s basic premium is divided by the Maximum Premium for Size Credit, as an example - $\$5,000$ (*member’s basic premium*) / $\$10,000$ (*Maximum Premium for Size Credit*) = 50% (*member’s percentage of size credit*). This member would be subject to 50% of the total Size Credit Percentage.
3. **Size Credit Percentage** – The Size Credit Percentage will be approved annually by the Programs Committee. The Size Credit Percentage represents the maximum size credit available to any one member. As an example – 50% (*member’s percentage of size credit*) * 30% (*Size Credit Percentage*) = 15% *member’s size credit*.

UNEMPLOYMENT INSURANCE PROGRAM MEMBER ALLOCATION FOR FY 17/18

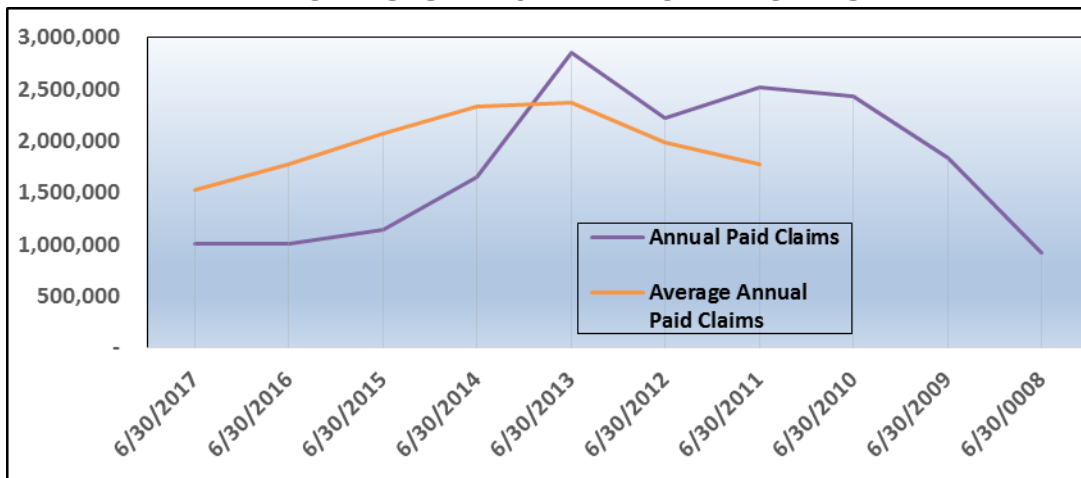
ISSUE: The AORMA Unemployment Insurance Program (UIP) member allocation uses two factors – paid claims and administrative costs – in order to calculate each member’s deposit premium. Each member must maintain a minimum fund balance of two times its average annual losses. If the member’s fund balance is below the minimum, annually, the member will be assessed an amount not to exceed 20% of the additional funding required to achieve the minimum fund balance. The FY 17/18 UIP member allocation has been calculated in accordance with Policy and Procedure UI-1 and is being presented for the Programs Committee’s approval.

RECOMMENDATION: Staff recommends that the Programs Committee review and approve the FY 17/18 UIP member allocation as presented.

FISCAL IMPACT: The UIP member allocation results in a total deposit for FY 17/18 of \$1,924,554. This is a decrease of \$671,120 or 26% compared to FY 16/17.

BACKGROUND: In order to stabilize each member’s annual deposits, the premium is based on the member’s average annual claims over a five year period. TABLE 1 below demonstrates how spikes in claims are smoothed out using this allocation method.

**TABLE 1
 PAID CLAIMS VS. ANNUAL AVERAGE PAID CLAIMS**



Unlike the liability and workers' compensation programs, the members within the UIP do not share in each other losses. Therefore, this program is referred to as a banking program rather than a pooled program.

PUBLICATION: The UIP costs will be sent out to the members in January, 2017.

ATTACHMENTS:

- a. FY 17 18 – UIP Member Allocation
- b. Policy and Procedure UI-1 – Formula for Determining UIP Annual Deposit

CSURMA AORMA
 Unemployment Insurance Program (UIP)
 FY 17 18

Campus	Member Organization	Basic Costs for FY 17 18			Calculation for Estimated Fund Balance @ 6/30/17				Additional Safe Level Funding for FY 17/18			FY 17/18 Final Costs	
		Actual	Actual			Estimate	Estimate	Estimate	Required Safe Level	Difference in Safe Level Requirement	Additional Safe Level Funding Required	Annual Deposit	Quarterly Deposit
		Total Claims for Five Years	Average Annual Claims	Admin Costs	Fund Balance	Claims Paid During	Contributions Payable During	Fund Balance					
		11/12 - 15/16	11/12 - 15/16	FY 17 18	@ 6/30/16	FY 16 17	FY 16 17	@ 6/30/17	@ 7/01/17	@ 7/01/17	FY 17 18	FY 17 18	
Bakersfield	California State University, Bakersfield Foundation	100,571	20,114	1,452	19,850	27,704	18,438	10,584	40,228	(29,644)	5,929	27,495	6,874
Chico	Associated Students of California State University, Chico	251,357	50,271	3,630	114,345	40,520	52,589	126,414	100,543	-	-	53,901	13,475
Chico	The CSU, Chico Research Foundation	427,808	85,562	6,178	405,159	48,877	109,312	465,594	171,123	-	-	91,740	22,935
Dominguez Hills	Associated Students, California State University, Dominguez Hills	15,053	3,011	250	25,597	4,877	5,363	26,083	6,021	-	-	3,261	815
Dominguez Hills	California State University, Dominguez Hills Foundation	254,149	50,830	3,670	164,034	38,612	64,214	189,636	101,660	-	-	54,500	13,625
Dominguez Hills	The Donald P. and Katherine B. Loker University Student Union, Inc.	15,188	3,038	250	(11,512)	14,317	1,419	(24,410)	6,075	(30,485)	6,097	9,385	2,346
East Bay	Associated Students, California State University, East Bay	71,917	14,383	1,039	11,209	1,087	25,079	35,201	28,767	-	-	15,422	3,856
Fresno	California State University, Fresno Association, Inc.	362,496	72,499	5,235	273,299	38,247	100,069	335,121	144,998	-	-	77,734	19,434
Fresno	California State University, Fresno Foundation	685,369	137,074	9,898	314,846	74,327	180,132	420,651	274,148	-	-	146,972	36,743
Fullerton	Associated Students, California State University, Fullerton, Inc.	109,141	21,828	1,576	42,593	20,816	27,817	49,594	43,656	-	-	23,404	5,851
Fullerton	CSU Fullerton Auxiliary Services Corporation	314,316	62,863	4,539	205,617	46,954	75,845	234,508	125,726	-	-	67,402	16,851
Humboldt	Humboldt State University Center, Board of Directors	95,241	19,048	1,375	35,206	13,596	19,119	40,729	38,097	-	-	20,423	5,106
Long Beach	Associated Students, California State University, Long Beach	62,286	12,457	900	24,212	26,602	9,481	7,091	24,914	(17,823)	3,565	16,922	4,231
Long Beach	California State University, Long Beach Research Foundation	433,843	86,769	6,266	245,357	69,037	111,478	287,798	173,537	-	-	93,035	23,259
Long Beach	Forty-Niner Shops, Inc., CSU Long Beach	141,760	28,352	2,047	45,946	17,500	43,054	71,500	56,704	-	-	30,399	7,600
Los Angeles	Cal State L.A. University Auxiliary Services, Inc.	465,017	93,003	6,716	495,096	50,761	113,685	558,020	186,007	-	-	99,719	24,930
Los Angeles	University-Student Union Board, California State University, Los Angeles	53,742	10,748	776	14,300	1,964	15,685	28,021	21,497	-	-	11,524	2,881
Monterey Bay	The University Corporation at Monterey Bay	236,669	47,334	3,418	93,026	35,280	58,376	116,122	94,668	-	-	50,752	12,688
Northridge	Associated Students, California State University, Northridge, Inc.	33,798	6,760	488	89,521	6,248	12,977	96,250	13,519	-	-	7,248	1,812
Northridge	The University Corporation, CSU Northridge	583,993	116,799	8,434	354,300	86,190	150,020	418,130	233,597	-	-	125,233	31,308
Northridge	University Student Union of California State University, Northridge	94,810	18,962	1,369	70,048	10,166	27,082	86,964	37,924	-	-	20,331	5,083
Pomona	Associated Students Inc., California State Polytechnic University, Pomona	126,751	25,350	1,831	60,664	32,993	29,540	57,211	50,700	-	-	27,181	6,795
Sacramento	University Enterprises, Inc., CSU Sacramento	2,001,311	400,262	28,903	958,151	102,042	367,562	1,223,671	800,524	-	-	429,165	107,291
Sacramento	Capital Public Radio, Inc., CSU Sacramento	95,498	19,100	1,379	75,660	11,708	24,505	88,457	38,199	-	-	20,479	5,120
Sacramento	Associated Students of CSU Sacramento (Joined 2012 07 01)	145,174	29,035	2,097	9,006	22,782	36,801	23,025	58,070	(35,045)	7,009	38,141	9,535
San Bernardino	Associated Students Inc., California State University, San Bernardino	7,446	1,489	250	(3,297)	1,457	2,588	(2,166)	2,978	(5,144)	1,029	2,768	692
San Bernardino	University Enterprises Corporation at CSUSB	401,915	80,383	5,804	406,911	40,290	97,905	464,526	160,766	-	-	86,187	21,547
San Bernardino	Santos Manual Student Union of California State University, San Bernardino	45,121	9,024	652	16,044	1,488	14,033	28,589	18,048	-	-	9,676	2,419
San Francisco	Associated Students, Inc., San Francisco State University	20,668	4,134	298	56,423	678	4,638	60,383	8,267	-	-	4,432	1,108
San Francisco	The University Corporation, San Francisco State	81,794	16,359	1,181	188,076	4,997	34,924	218,003	32,718	-	-	17,540	4,385
San Francisco	Cesar Chaves Student Center, SFSU (Dissolved 2014 06 30)	23,035	FUND BALANCE IS \$0 - \$31,306 MOVED TO ASI, SFSU @ 7/1/16				PLACEHOLDER ONLY. DO NOT BILL AUXILIARY.						
San Francisco	Franciscan Shops (Dissolved 2012 06 30)	5,039	FUND BALANCE IS \$0 - \$11,158 MOVED TO UCORP, SFSU @ 7/1/16				PLACEHOLDER ONLY. DO NOT BILL AUXILIARY.						
San Jose	Associated Students, Inc., San Jose State University	18,347	3,669	265	50,552	29,553	4,330	25,329	7,339	-	-	3,934	984
San Jose	San Jose State University Research Foundation	642,247	128,449	9,275	551,348	30,874	160,567	681,041	256,899	-	-	137,724	34,431
San Jose	Spartan Shops, Inc., San Jose State University	129,477	25,895	1,870	162,402	9,785	46,117	198,734	51,791	-	-	27,765	6,941
San Jose	The Student Union of San Jose State University	45,829	9,166	662	19,495	27,163	5,706	(1,962)	18,332	(20,294)	4,059	13,887	3,472
San Luis Obispo	Associated Students, Inc., California Polytechnic State University at San Luis Obispo	30,143	6,029	435	13,504	5,052	7,917	16,369	12,057	-	-	6,464	1,616
San Marcos	University Auxiliary and Research Services Corporation, CSU San Marcos	239,353	47,871	3,457	187,970	6,733	64,934	246,171	95,741	-	-	51,328	12,832
Sonoma	Associated Students of Sonoma State University	4,154	831	250	27,164	707	4,053	30,510	1,662	-	-	1,081	270
Total		8,871,827	1,768,751	128,115	5,812,122	1,001,984	2,127,354	6,937,492	3,537,501	(138,436)	27,687	1,924,554	481,141

CSURMA AORMA
 Unemployment Insurance Program (UIP)
 FY 17 18

Campus	Member Organization	Estimate Excess Funds Returned to Member in FY 16 17	Comparison					
			Excess Funds Available for Return to Member	Deposit	Deposit	Difference	Estimated Payroll	UI Rate
				FY 16 17	FY 17 18		FY 17 18	FY 17 18
Bakersfield	California State University, Bakersfield Foundation		-	20,707	27,495	6,788	20,000	1.3748
Chico	Associated Students of California State University, Chico		13,802	72,811	53,901	(18,910)	8,192,918	0.0066
Chico	The CSU, Chico Research Foundation		234,036	125,369	91,740	(33,629)	13,838,542	0.0066
Dominguez Hills	Associated Students, California State University, Dominguez Hills		19,576	6,713	3,261	(3,452)	596,680	0.0055
Dominguez Hills	California State University, Dominguez Hills Foundation		62,374	78,159	54,500	(23,659)	6,109,635	0.0089
Dominguez Hills	The Donald P. and Katherine B. Loker University Student Union, Inc.		-	2,572	9,385	6,813	1,243,475	0.0075
East Bay	Associated Students, California State University, East Bay		-	25,309	15,422	(9,887)	498,692	0.0309
Fresno	California State University, Fresno Association, Inc.	128,301	(0)	121,051	77,734	(43,317)	7,071,000	0.0110
Fresno	California State University, Fresno Foundation		40,698	202,108	146,972	(55,136)	19,250,000	0.0076
Fullerton	Associated Students, California State University, Fullerton, Inc.		-	35,409	23,404	(12,005)	5,955,229	0.0039
Fullerton	CSU Fullerton Auxiliary Services Corporation	79,891	(0)	83,281	67,402	(15,879)	16,950,487	0.0040
Humboldt	Humboldt State University Center, Board of Directors		-	15,598	20,423	4,825	3,960,000	0.0052
Long Beach	Associated Students, California State University, Long Beach		-	10,742	16,922	6,180	6,347,423	0.0027
Long Beach	California State University, Long Beach Research Foundation	71,820	(0)	130,852	93,035	(37,817)	17,067,411	0.0055
Long Beach	Forty-Niner Shops, Inc., CSU Long Beach		-	34,612	30,399	(4,213)	10,000,000	0.0030
Los Angeles	Cal State L.A. University Auxiliary Services, Inc.		309,089	133,362	99,719	(33,643)	9,200,000	0.0108
Los Angeles	University-Student Union Board, California State University, Los Angeles		-	19,442	11,524	(7,918)	2,925,200	0.0039
Monterey Bay	The University Corporation at Monterey Bay		-	72,223	50,752	(21,471)	9,896,799	0.0051
Northridge	Associated Students, California State University, Northridge, Inc.		76,002	18,390	7,248	(11,142)	4,100,000	0.0018
Northridge	The University Corporation, CSU Northridge	60,000	60,703	191,093	125,233	(65,860)	19,635,000	0.0064
Northridge	University Student Union of California State University, Northridge		32,124	32,786	20,331	(12,455)	7,795,950	0.0026
Pomona	Associated Students Inc., California State Polytechnic University, Pomona		9,964	34,608	27,181	(7,427)	6,827,880	0.0040
Sacramento	University Enterprises, Inc., CSU Sacramento		157,627	519,902	429,165	(90,737)	28,670,387	0.0150
Sacramento	Capital Public Radio, Inc., CSU Sacramento	37,461	(0)	28,208	20,479	(7,729)	4,610,000	0.0044
Sacramento	Associated Students of CSU Sacramento (Joined 2012 07 01)		-	41,972	38,141	(3,831)	4,329,894	0.0088
San Bernardino	Associated Students Inc., California State University, San Bernardino		-	2,348	2,768	420	448,231	0.0062
San Bernardino	University Enterprises Corporation at CSUSB	200,000	46,145	114,491	86,187	(28,304)	10,063,736	0.0086
San Bernardino	Santos Manual Student Union of California State University, San Bernardino		-	9,790	9,676	(114)	2,169,673	0.0045
San Francisco	Associated Students, Inc., San Francisco State University		48,156	4,073	4,432	359	4,026,988	0.0011
San Francisco	The University Corporation, San Francisco State		155,358	35,677	17,540	(18,137)	2,000,000	0.0088
San Francisco	Cesar Chaves Student Center, SFSU (Dissolved 2014 06 30)							
San Francisco	Franciscan Shops (Dissolved 2012 06 30)		-					
San Jose	Associated Students, Inc., San Jose State University		43,213	6,285	3,934	(2,351)	3,358,000	0.0012
San Jose	San Jose State University Research Foundation	294,449	0	189,105	137,724	(51,381)	28,172,278	0.0049
San Jose	Spartan Shops, Inc., San Jose State University	110,611	0	75,021	27,765	(47,256)	7,981,023	0.0035
San Jose	The Student Union of San Jose State University		1,163	7,572	13,887	6,315	4,053,166	0.0034
San Luis Obispo	Associated Students, Inc., California Polytechnic State University at San Luis Obispo		1,447	9,323	6,464	(2,859)	5,930,431	0.0011
San Marcos	University Auxiliary and Research Services Corporation, CSU San Marcos	92,229	(0)	80,523	51,328	(29,195)	6,833,000	0.0075
Sonoma	Associated Students of Sonoma State University		25,502	4,187	1,081	(3,106)	684,863	0.0016
Total			1,336,978	2,595,674	1,924,554	(671,120)	290,813,991	



SUBJECT: **FORMULA FOR DETERMINING THE UNEMPLOYMENT INSURANCE PROGRAM ANNUAL CONTRIBUTIONS**

ADOPTED: **MAY 12, 2010**

EFFECTIVE: **JULY 1, 2011**

REVISED: **DECEMBER 6, 2012**
MAY 8, 2014
MAY 5, 2016

Should there be any discrepancy between this document and either the MEMORANDUM OF COVERAGE or PARTICIPATION AGREEMENT between the AORMA Committee and the MEMBER, the MEMORANDUM OF COVERAGE and/or the PARTICIPATION AGREEMENT will govern.

POLICY:

The AORMA Unemployment Insurance Program (UIP) annual contribution for each Auxiliary Organization participating in the AORMA UIP (MEMBER) shall be calculated using two factors – paid claims and administrative costs.

PROCEDURE:

1. **Deposit Formula** - Paid claims (the MEMBER's average annual paid claims for five years ending 6/30), plus an administrative cost. The administrative costs are allocated to each MEMBER based on its percentage of the total average annual paid claims.
2. **Minimum Fund Balance** - Each MEMBER must maintain in the AORMA UIP a minimum fund balance of two times its average annual losses. If a MEMBER's fund balance is below the minimum, annually, the additional funding required will be calculated and the MEMBER will be assessed at the program anniversary date an amount not to exceed 20% of the additional funding required to achieve the minimum fund balance. The MEMBER will be assessed annually until the MEMBER's fund balance is at the minimum fund balance.

At the end of each fiscal year, the AORMA UIP Fund Balance Report will be distributed to each MEMBER. The Fund Balance Report will include actual paid claims for the fiscal year rather than estimates. If the MEMBER's fund balance exceeds the minimum fund balance required (two times annual average losses) then the MEMBER can request that the excess funds be returned. *Any obligation to a third party will be the responsibility of the MEMBER.*



3. **Minimum Contribution** - There is no minimum contribution based on paid claims. However, there is a \$250 minimum annual contribution for administrative costs.
4. **Investment Income / Loss** - The total Investment Income or Loss is allocated to each MEMBER based on its percentage of the total AORMA UIP average fund balance for the preceding fiscal year. For the purpose of calculating the MEMBER's average fund balance, the following formula shall be used:

Beginning fund balance *plus* additional contributions *less* MEMBER's paid claims *less* MEMBER's allocated administrative costs = MEMBER's average balance.

MEMBER APPEAL PROCESS:

If a MEMBER wishes to appeal any decision regarding the application of the Target Surplus Funding Policy, the MEMBER must present an appeal in writing to the CSURMA Secretary-Auditor within 30 days of the disputed decision. The Secretary-Auditor shall place the Member's appeal on the AORMA COMMITTEE's agenda at its next regularly scheduled meeting. The AORMA COMMITTEE will review the appeal and inform the Member of the final decision within 5 business days of the final decision.

If a Member wishes to appeal the AORMA COMMITTEE's decision, the Member will notify the CSURMA Secretary-Auditor in writing within 5 business days of receipt of the AORMA COMMITTEE's decision. The CSURMA Executive Committee will then review the appeal at its next meeting or sooner. The CSURMA Executive Committee's decision will be the final determination.



DEFINITIONS:

AORMA COMMITTEE - The governing body of AORMA.

AORMA - Auxiliary Organizations Risk Management Alliance is a group of PROGRAMs that operate within the California State University Risk Management Authority representing the auxiliary organizations.

CSURMA - The California State University Risk Management Authority, a California Joint Powers Authority, comprised of the California State University and its auxiliary organizations.

MEMBER – The MEMBER is a signatory to the CSURMA Joint Powers Authority. Within this Policy and Procedure, MEMBER also means the Auxiliary Organization participating in the AORMA Unemployment Insurance Program.

MEMORANDUM OF COVERAGE – The AORMA Liability Program MEMORANDUM OF COVERAGE is a governing document which outlines the AORMA Liability Program’s definitions, coverages, exclusions and provisions. The AORMA Liability Program MEMORANDUM OF COVERAGE does not provide insurance, but instead provides for pooled-insurance. The MEMORANDUM OF COVERAGE is a negotiated agreement among the MEMBERS of CSURMA AORMA.

PARTICIPATION AGREEMENT – A governing document of CSURMA AORMA which outlines the roles and responsibilities of AORMA and its MEMBERS.

UIP – AORMA Unemployment Insurance Program.

**2017 MEETING DATES FOR CSURMA AORMA PROGRAMS
COMMITTEE**

ISSUE: An AORMA Committee meeting has been scheduled for Thursday, December 7, 2017, which conflicts with the AORMA Programs Committee meeting scheduled for the same day. Staff is proposing the Programs Committee move its meeting to Thursday, November 30, 2017.

RECOMMENDATION: Staff recommends that the Committee approve the proposed alternate meeting date.

FISCAL IMPACT: None.

BACKGROUND: None.

PUBLICATION: None.

ATTACHMENT(S):

- a. 2017 CSURMA Meeting Calendar



California State University Risk Management Authority

2017 CSURMA MEETING CALENDAR

JANUARY				FEBRUARY				MARCH			
Date	Time	Committee	Location	Date	Time	Committee	Location	Date	Time	Committee	Location
8	3:00 PM	EC (AOA Conference)	San Diego	23	1:00 PM	PC	TBD	9	10:00 AM	AORMA	Long Beach
8 - 11		AOA Annual Conference	San Diego					9	2:00 PM	EC	Long Beach
TBD		AIME	TBD					10	8:30 AM	EC LRP	Long Beach
APRIL				MAY				JUNE			
Date	Time	Committee	Location	Date	Time	Committee	Location	Date	Time	Committee	Location
				3	2:00 PM	BOD Orientation	Teleconference	TBD		AOA EC	TBD
				4	10:00 AM	AORMA	TBD	22	1:00 PM	PC	Teleconference
				5	8:30 AM	EC	TBD				
				5	10:30 AM	BOD	TBD				
				TBD		AIME	TBD				
JULY				AUGUST				SEPTEMBER			
Date	Time	Committee	Location	Date	Time	Committee	Location	Date	Time	Committee	Location
TBD	11:00 AM	AORMA Officers Retreat	TBD	TBD		AOA EC	TBD	6	9:00 AM	AORMA New Member	TBD
								6	10:00 AM	AORMA LRP	TBD
								7	9:00 AM	AORMA	TBD
								7	4:00 PM	EC Orientation	TBD
								8	8:30 AM	EC	TBD
								28	1:00 PM	PC	Teleconference
OCTOBER				NOVEMBER				DECEMBER			
Date	Time	Committee	Location	Date	Time	Committee	Location	Date	Time	Committee	Location
18	2:00 PM	BOD Orientation	Teleconference	TBD		AOA EC	TBD	7	10:00 AM	AORMA	TBD
19	10:00 AM	AORMA	TBD	30	8:00 AM	PC	San Francisco	8	8:30 AM	EC	TBD
20	8:30 AM	EC	TBD					7	8:00 AM	PC	San Francisco
20	10:30 AM	BOD	TBD								
TBD		AIME	TBD								

AORMA = Auxiliary Organizations Risk Management Alliance Committee
 AIME = Athletic Injury Medical Expense Committee
 MSLCTC = AORMA Member Services, Loss Control & Training Committee

PC = AORMA Programs Committee
 AORMA LRP = AORMA Long Range Planning Meeting
 AOA = CSU Auxiliary Organizations Association

EC = CSURMA Executive Committee
 EC LRP = EC Long Range Planning Meeting
 BOD = CSURMA Board of Directors

2017 CSURMA AORMA MEETING CALENDAR

ISSUE: The Program Administrator includes a current copy of the CSURMA AORMA meeting calendar in every agenda.

RECOMMENDATION: No action is requested on this item.

FISCAL IMPACT: None.

BACKGROUND: None.

PUBLICATION: None.

ATTACHMENT(S):

- a. CSURMA AORMA – 2017 Meeting Calendar



California State University Risk Management Authority

2017 CSURMA MEETING CALENDAR

JANUARY				FEBRUARY				MARCH			
Date	Time	Committee	Location	Date	Time	Committee	Location	Date	Time	Committee	Location
8	3:00 PM	EC (AOA Conference)	San Diego	23	1:00 PM	PC	TBD	9	10:00 AM	AORMA	Long Beach
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APRIL				MAY				JUNE			
Date	Time	Committee	Location	Date	Time	Committee	Location	Date	Time	Committee	Location
				3	2:00 PM	BOD Orientation	Teleconference	TBD		AOA EC	TBD
				4	10:00 AM	AORMA	TBD	22	1:00 PM	PC	Teleconference
				5	8:30 AM	EC	TBD				
				5	10:30 AM	BOD	TBD				
				TBD		AIME	TBD				
JULY				AUGUST				SEPTEMBER			
Date	Time	Committee	Location	Date	Time	Committee	Location	Date	Time	Committee	Location
TBD	11:00 AM	AORMA Officers Retreat	TBD	TBD		AOA EC	TBD	6	9:00 AM	AORMA New Member	TBD
								6	10:00 AM	AORMA LRP	TBD
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								7	4:00 PM	EC Orientation	TBD
								8	8:30 AM	EC	TBD
								28	1:00 PM	PC	Teleconference
OCTOBER				NOVEMBER				DECEMBER			
Date	Time	Committee	Location	Date	Time	Committee	Location	Date	Time	Committee	Location
18	2:00 PM	BOD Orientation	Teleconference	TBD		AOA EC	TBD	7	10:00 AM	AORMA	TBD
19	10:00 AM	AORMA	TBD	30	8:00 AM	PC	San Francisco	8	8:30 AM	EC	TBD
20	8:30 AM	EC	TBD					7	8:00 AM	PC	San Francisco
20	10:30 AM	BOD	TBD								
TBD		AIME	TBD								

AORMA = Auxiliary Organizations Risk Management Alliance Committee
 AIME = Athletic Injury Medical Expense Committee
 MSLCTC = AORMA Member Services, Loss Control & Training Committee

PC = AORMA Programs Committee
 AORMA LRP = AORMA Long Range Planning Meeting
 AOA = CSU Auxiliary Organizations Association

EC = CSURMA Executive Committee
 EC LRP = EC Long Range Planning Meeting
 BOD = CSURMA Board of Directors

FY 16 17 AORMA LONG RANGE ACTION PLAN

ISSUE: The Program Administrator includes a copy of the current AORMA Long Range Action Plan in every agenda.

RECOMMENDATION: No action is requested; this item is for information only.

FISCAL IMPACT: None.

BACKGROUND: None.

PUBLICATION: None.

ATTACHMENT(S):

- a. FY 2016/2017 AORMA Long Range Action Plan

FY 2016/17 CSURMA AORMA LONG RANGE ACTION PLAN

GOAL	ACTION / TASK	RESPONSIBLE ENTITY	DEADLINE	STATUS	
LRP-1 Benchmarking Initiative					
Develop benchmarking operations beyond Workers' Compensation	1	Research benchmarking resources available	PA, SRM	Oct., 2016	Completed
	2	Develop a conceptual proposal for short and long term benchmarking	PA, SRM	Jan., 2017	
	3	Presentation of sustainable long term benchmarking program	PA, SRM	Sep., 2017	
	4	Approval of long term benchmarking project scope	AORMA, EC	Sep., 2017	
LRP-2 Marine Program					
Creation of a marine program	1	Review and update watercraft schedule, as appropriate	PA	Nov., 2016	
	2	Create marine program coverage specifications	PA	Nov., 2016	
	3	Obtain coverage options, and pricing, for program and present to the Programs Committee	PA	Feb., 2017	
	4	Present final program design to AORMA Committee	PA	May, 2017	
	5	Disseminate the Marine Program information to the AORMA members	PA	Jul., 2017	
LRP-3 Captive Insurer					
Evaluation of participation in possible CSU captive vehicle	1	Oversee formation of captive	PA, SRM	Jun., 2017	In Process
	2	Determine which insurance products can be marketed by the auxiliary organizations	PA, SRM, EC, AORMA	Jul., 2017	
	3	Design marketing plan	PA, SRM, AORMA	Aug., 2017	
LRP-4 Fine Arts, Artifacts and Archives Program (FAAAP)					
Fine Arts, Artifacts and Archives Program rollout and schedule of development	1	Develop Fine Arts, Artifacts and Archives Program	PA	May, 2016	Completed
	2	Announcement of FAAAP	PA	Jun., 2016	Completed
	3	Introduce the FAAAP during the AOA Conference AORMA Update	AORMA Chair	Jan., 2017	
	4	Provide updated information via the CSURMA Newsletter "What's the Risk"	PA	Mar., 2017	
LRP-5 GoGround (Master Enable Agreement for Transportation)					
GoGround communication and rollout plan	1	Finalize agreement between CSURMA and GoGround	SRM	Jan., 2017	
	2	Introduce the GoGround MEA for Transportation during the AOA Conference AORMA Update	AORMA Chair	Jan., 2017	
	3	Announcement of FAAAP	PA	Jan., 2017	
	4	Provide information via the CSURMA Newsletter "What's the Risk"	PA	Mar., 2017	

FY 2016/17 CSURMA AORMA LONG RANGE ACTION PLAN

GOAL		ACTION / TASK	RESPONSIBLE ENTITY	DEADLINE	STATUS
LRP-4		CSURMA Website			
Drive traffic to the CSURMA website	1	Send out first CSURMA Newsletter "What's the Risk"	PA	Dec., 2016	In Process
	2	Link all "What's the Risk" articles to the CSURMA Website	PA	Dec., 2016	In Process
	3	Include a link in all announcements that take the recipient directly to the CSURMA Website	PA	Dec., 2016	In Process
	4	Include a Policy and Procedure information item in every newsletter	PA	Mar., 2017	
LRP-5		Special Funding Task Group			
Compile historical information on AORMA's funding philosophy	1	Research historical funding decisions	PA	Jun., 2017	
	2	Discuss with Special Funding Task Group (AORMA Officers)	PA, AORMA Officers	Jul., 2017	
	3	Discuss with the AORMA Committee	PA, AORMA	Sep., 2017	
	4	Memorialize AORMA's Funding Philosophy and distribute as appropriate	PA	Oct., 2017	
BOD: CSURMA Board of Directors			EC: CSURMA Executive Committee		
PC: AORMA Programs Committee			OGC: CSU Office of General Counsel		
CABO: CSU Chief Administrators and Business Officers			PA: CSURMA Program Administrator		
CO: Chancellor's Office			SRM: CSU Systemwide Risk Management		
AORMA: AORMA Committee					

AORMA COMMITTEE AND STANDING COMMITTEE ROSTER

ISSUE: Attached for the Committee's review is the AORMA Committee and Standing Committee Roster effective July 1, 2016.

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

FISCAL IMPACT: None.

BACKGROUND: Contact lists are provided at every meeting.

PUBLICATION: None.

ATTACHMENT(S):

- a. AORMA Committee and Standing Committee Roster – Effective 07/01/16

AORMA Committee
Ten voting members - two alternates - twelve members total
Effective at July 1, 2016

Committee	Seat	Member	Position	Campus	Type of Auxiliary	E-Mail	Telephone Number
AORMA	Chair	Frank Mumford	Executive Director	Fullerton	CSU Fullerton Auxiliary Services Corporation	fmumford@fullerton.edu	657-278-4101
AORMA	First Vice Chair	Guy Dalpe	Managing Director	San Francisco	Associated Students, Inc., San Francisco State University	gdalpe@sfsu.edu	415-338-1044
AORMA	Second Vice Chair	Gigi Kiama	Human Resources Director	Monterey Bay	The University Corporation at Monterey Bay	gkiama@csumb.edu	831-582-4301
AORMA	Seat 1	Dave Nakamura	Executive Director	Humboldt	Humboldt State University Center	dave.nakamura@humboldt.edu	707-826-4878
AORMA	Seat 2	Dave Nirenberg	Senior Director	Channel Islands	Channel Islands University Auxiliary Services, Inc.	dave.nirenberg@csuci.edu	805-437-2668
AORMA	Seat 3	Brian Nowlin	Chief Operating Officer	Long Beach	California State University, Long Beach Research Foundation	Brian.Nowlin@csulb.edu	562-985-4690
AORMA	Seat 4	Vacant					
AORMA	Seat 5	Jim Reinhart	Executive Director	Sacramento	University Enterprises, Inc. (UEI)	Jim.Reinhart@csus.edu	916-278-7001
AORMA	Seat 6	Leslie Davis	Executive Director	Sacramento	University Union Operation of CSUS, Inc.	leslie@saclink.csus.edu	916-278-2904
AORMA	Seat 7	Robert de Wit	Chief Financial Officer	Long Beach	Forty-Niner Shops, Inc., CSU Long Beach	rdewit@csulb.edu	562-985-5549

Programs Committee

Minimum of five members - at least two of whom are AORMA Committee members

Committee	Seat	Member	Position	Campus	Type of Auxiliary	E-Mail	Telephone Number
PC	Chair	Gigi Kiama	Human Resources Director	Monterey Bay	University Corporation, CSU Monterey Bay	gkiama@csumb.edu	831-582-4301
PC	At Large	Bill Olmsted	Associate Executive Director	Sacramento	University Union Operation of CSUS, Inc.	olmsted@csus.edu	916-278-6744
PC	At Large	Guy Dalpe	Managing Director	San Francisco	Associated Students, Inc., San Francisco State University	gdalpe@sfsu.edu	415-338-1044
PC	At Large	Jason Porth	Executive Director	San Francisco	The University Corporation, San Francisco State	jporth@sfsu.edu	415-338-6880
PC	At Large	Jun Reina	Chief Operating Officer/ Chief Financial Officer	Sacramento	Capital Public Radio, Inc., CSU Sacramento	jreina@csus.edu	916-278-8925
PC	At Large	Raven Tyson	Human Resources & Risk Manager	San Diego	Associated Students of San Diego State University	raven.tyson@sdsu.edu	619-594-3760

AORMA Committee Chair serves for a period of four years - Vice Chair, to Chair, to Past President, to Ex-Officio.

Standing Committee Chair serves a one-year term, is appointed by the AORMA Committee Chair, and must be an AORMA Committee member.

AORMA Committee and Standing Committee members may serve a maximum of three consecutive two-year terms (total six years).

Size of Campus: small - less than 10,000 FTE; medium - between 10,000 and 20,000 FTE; large - more than 20,000 FTE

AORMA PROGRAMS COMMITTEE
AD HOC COMMITTEE FOR UNEMPLOYMENT INSURANCE
PROGRAM CLAIMS ADMINISTRATION RFP

ISSUE: The Programs Committee approved the formation of an ad hoc committee for oversee the RFP process for the unemployment insurance program claims administration contract. The ad hoc committee has been created and the timeline and meeting dates are shown below.

RECOMMENDATION: This item is for information only. No action is required at this time.

FISCAL IMPACT: None at this time.

BACKGROUND:

Ad Hoc Committee Members:

1. Dwayne Brummett - Associated Students, Inc., Cal Poly SLO
2. Rosario Borromeo – CSU Fullerton Auxiliary Services Corporation
3. Gennifer Gonzales – Associated Students, Inc., CSU Sacramento
4. Gigi Kiama – University Corporation at Monterey Bay
5. Dennis Miller – Cal Poly Pomona Foundation

Ad Hoc Committee Meetings and Timeline:

April, 2017 Review and approve Request for Proposal
June, 2017 1st meeting to discuss UI Claims Administration proposals
(teleconference)
July, 2017 Meeting with RFP responders (as appropriate)
August, 2017 2nd meeting to discuss UI Claims Administration proposals
(teleconference, or in person, TBD)
September 28, 2017 AORMA Programs Committee meeting to discuss recommendation for
UI Claims Administration beginning July 1, 2018
December 7, 2017 AORMA Committee meeting to finalize UI Claims Administration (ad
hoc attendance is not required)

PUBLICATION: None.

ATTACHMENT(S): None.