



**BUDGET
ADMINISTRATION
& OPERATIONS**

1600 Holloway Avenue
San Francisco, CA 94132

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DATE: DECEMBER 15, 2025

TO: JEFF WILSON, VICE PRESIDENT AND CFO
ADMINISTRATION AND FINANCE

FROM: ELENA STOIAN, EXECUTIVE DIRECTOR *ES*
BUDGET ADMINISTRATION AND OPERATION *ES*

SUBJECT: COST RECOVERY RISK POOL FISCAL YEAR 2025-26

Budget Administration and Operations requests approval for the final, annual Cost Recovery Rate of recovery types as listed below for Fiscal Year 2025-26.

Cost Recovery Type	Cost Recovery Rate	Methodology
Workers' Compensation	0.99%	Based on an average of 3 yrs actual payrolls to average 3 yrs actuals premium cost
NDI/IDL/UI	0.41%	Based on an average of 3 yrs actual payrolls to average 3 yrs actuals premium cost
General Liability	0.98%	Based on an average of 3 yrs actual payrolls to average 3 yrs actuals premium cost
Property	Rate per \$100 of Total Insurable Value (TIV) = 0.10466	Costs are allocated per the total insured values (TIV) of building
Auto Liability	\$746 per vehicle	Per vehicle rate provided by CSURMA and allocated based on Fleet Manager vehicle list
AIME	100% to Athletics	Coverage exclusively for NCAA athletes/Athletics

Approved:

Jeff Wilson

Date 12/23/2025

Jeff Wilson, Vice President and Chief Financial Officer

Administration and Finance

Filename: 3.0 Cost Recovery_FY_2025-26.Risk Pool



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	FY2022-23	FY2023-24	FY2024-25	3 Yrs Annual Average Risk Pool
Worker's Comp Annual Prem	2,849,791	2,630,349	2,110,989	2,530,376
5yrs Avg NDI/IDL/UIPrem	1,058,106	1,096,436	988,016	1,047,519
Liability	2,438,385	2,895,988	2,218,136	2,517,503
Property	1,326,453	2,024,850	3,050,472	
Auto	37,738	44,241	100,697	
AIME	53,351	38,002	29,827	

	FY2022-23 Payroll	FY2023-24 Payroll	FY2024-25 Payroll	3 Yrs Annual Average Payroll Amount	% of Total Payroll 601xxx	Avg Share of Annual Worker Comp Prem	FY25-26 Monthly Rate	Avg Share of NDI/IDL/UI Prem	FY25-26 Monthly Rate	Avg Share of Liability Prem	FY25-26 Monthly Rate	FY2025-26 Property	FY2025-26 Auto Liability	FY2025-26 AIME	2025-26 Total
General Operation	224,367,376.2	230,008,035.5	223,337,426.9	225,904,279.5	87.95%										
Athletic	1,278,614.7	883,469.5	880,627.8	1,014,237.3	0.39%	9,991.61	0.99%	4,136.31	0.41%	9,940.78	0.98%	109,893	746	36,997	171,705
Campus Recreation	2,321,976.1	2,661,166.7	2,409,309.8	2,464,150.8	0.96%	24,275.23	0.99%	10,049.40	0.41%	24,151.73	0.98%	171,847			230,323
Student Health Services (SHS and C&PS)	6,867,168.6	6,294,276.6	5,743,857.9	6,301,767.7	2.45%	62,080.97	0.99%	25,700.14	0.41%	61,765.13	0.98%	75,230			224,776
CPaGE	6,919,331.2	6,673,017.3	7,443,767.9	7,012,038.8	2.73%	69,078.10	0.99%	28,596.79	0.41%	68,726.67	0.98%	957			167,359
Housing, Dining & Conference Services (HDCS)	4,505,063.6	9,804,694.8	10,673,616.9	8,327,791.7	3.24%	82,040.06	0.99%	33,962.75	0.41%	81,622.68	0.98%	1,201,143	15,665		1,414,433
Children Campus	-	-	-												
Parking & Transportation (P&T)	615,574.9	735,671.7	762,949.5	704,732.0	0.27%	6,942.57	0.99%	2,874.07	0.41%	6,907.25	0.98%	98,396	2,238		117,358
IRA	28,129.1	54,840.9	10,074.3	31,014.8	0.01%	305.54	0.99%	126.49	0.41%	303.98	0.98%				736
Lottery	1,873,532.1	1,651,230.6	1,565,362.0	1,696,708.2	0.66%	16,714.88	0.99%	6,919.59	0.41%	16,629.84	0.98%				40,264
Misc. Trust	3,195,855.9	2,736,920.8	3,009,207.6	2,980,661.4	1.16%	29,363.56	0.99%	12,155.86	0.41%	29,214.18	0.98%				70,734
Misc. Fee	343,152.2	490,554.2	420,910.6	418,205.7	0.16%	4,119.89	0.99%	1,705.54	0.41%	4,098.93	0.98%				9,924
ASI												72,489			72,489
Ucorp												56,956			56,956
Grand Total	252,315,774.4	261,993,878.6	256,257,111.0	256,855,588.0	100.00%	304,912.42		126,226.94		303,361.17		1,786,911	18,649	36,997	2,577,057

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| 1. Worker's compensation | 3 years annual average of payroll amount to 3 yrs average premium |
| 2. NDI/IDL/UI | 3 years annual average of payroll amount to 3 yrs average premium |
| 3. General Liability | 3 years annual average of payroll amount to 3 yrs average premium |
| 4. Property | Property premium are apportioned according to insured value of building |
| 5. Auto Liability | Vehicle premiums are apportioned according to the number of insured vehicles |
| 6. AIME | 100% allocated to Athletics since it is for NCAA athletes |

Signature: Elena Stoian

Email: estoian@sfsu.edu

THE CALIFORNIA STATE UNIVERSITY: Bakersfield, Channel Islands, Chico, Dominguez Hills, East Bay, Fresno, Fullerton, Humboldt, Long Beach, Los Angeles, Maritime Academy, Monterey Bay, Northridge, Pomona, Sacramento, San Bernardino, San Diego, San Francisco, San Jose, San Luis Obispo, San Marcos, Sonoma, Stanislaus