



**BOARD OF TRUSTEES
FINANCE AND FACILITIES COMMITTEE
Leonard D. Schiavone, Chair
John R. Jakubek, Vice Chair
All Trustees are Members**

**BACKGROUND MATERIALS
Wednesday, November 30, 2016**

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|--|--------------|
| 1. Budget and Interfund Transfers for the Quarter Ending September 30, 2016, Reportable under Budget Transfers Policy Number 3356-3-11.1 (Previous Policy Number 3010.01) | Tab 1 |
| 2. Diversity and EDGE Spend Report
First quarter Diversity Spend Report with detail. | Tab 2 |
| 3. 2016 Annual Insurance Report | Tab 3 |



YOUNGSTOWN STATE UNIVERSITY
Reportable Budget and Interfund Transfers
Quarter Ended September 30, 2016

BUDGET TRANSFERS WITHIN THE OPERATING BUDGET (i.e., General Fund and Auxiliaries):

FROM	TO	AMOUNT	REASON
None.			

TRANSFERS OUTSIDE OF THE OPERATING BUDGET:

FROM	TO	AMOUNT	REASON
Operating Carryforward Fund (Designated Fund)	Various Funds (Unrestricted)	\$2,835,251	Approved by Board in September.
Debt Service Reserve Funds (Plant Funds)	Various Debt Service Funds (Plant Funds)	\$2,492,516	Approved by Board in September.
General Fund Plant Reserve (Unrestricted Plant Fund)	Pedestrian Bridge Repairs Fund (Unrestricted Plant Fund)	\$80,000	Transfer to fund repairs on the Stavich Family Pedestrian Bridge.
Housing Services (Auxiliary Fund)	Housing Door Replacement Fund (Auxiliary Plant Fund)	\$62,000	Transfer to fund door replacements at Cafaro, Wick and Weller houses, as well as at the Christman Dining Commons facility.
General Fund	IGNITE Fund (Designated Fund)	\$60,000	Transfer to fund the IGNITE program for first-year undergraduate students.
General Fund	Various University Research Council URC Grants (Designated Funds)	\$59,301	Transfer funds to setup new FY17 URC Grants.
ODOE - Capital Improvements (Restricted Plant Fund)	Lighting M34,M35,M36,M37 Lots (Restricted Plant Fund)	\$56,000	Transfer to fund lighting for parking lots.
General Fund Plant Reserve (Unrestricted Plant Fund)	Stambaugh Concrete Repairs Fund (Unrestricted Plant Fund)	\$29,500	Transfer to fund Stambaugh Stadium concrete repairs and replacement.

Youngstown State University
Fiscal Year 2017 First Quarter Diversity Spend Report
July 1, 2016 through September 30, 2016

Diversity Spend - Goods and Services (excludes EDGE and construction)

	First Quarter	% of Addressable	Prior Year	% of Addressable
MBE - Ohio Certified	\$98,804	3.53%	\$104,529	2.71%
MBE - Other Certified	672	0.02%	5,052	0.13%
Disability Challenged	96,822	3.46%	93,158	2.41%
Recycled Materials	28,082	1.00%	28,082	0.73%
Veteran Owned	76,751	2.74%	27,086	0.70%
Woman Owned	24,724	0.88%	267,333	6.92%
Total Diversity Spend	\$325,855	11.63%	\$525,240	13.60%
Total Addressable Spend - Goods and Services	\$2,799,163	100.00%	\$3,862,509	100.00%

EDGE Spend - Goods, Services, and Construction

	First Quarter	% of Addressable	Prior Year	% of Addressable
EDGE - Ohio Certified - Construction	\$229,014	3.15%	\$104,144	1.44%
Total EDGE Spend	\$229,014	3.15%	\$104,144	1.44%
Total Addressable Spend - Goods, Services, and Construction	\$7,271,034	100.00%	\$7,208,673	100.00%

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Youngstown State University
Diversity Spend Detail Report - Goods and Services
(excludes EDGE and construction)
July 1, 2016 through September 30, 2016

Minority Business Enterprise (MBE) - Ohio Certified

Name	Address	Type of Contract	Purchases
B R Johnson Cleaning Services	P.O. Box 282, Akron, Ohio 44309	Janitorial Services	\$33,586
Brown Enterprise Solutions	5935 Wilcox Place, Suite E, Dublin, Ohio 43016	Computer Supplies	65,218
Subtotal - MBE - Ohio Certified			\$98,804

Minority Business Enterprise (MBE) - Other Certified

Name	Address	Type of Contract	Purchases
Staples - Tier 2	4170 Highlander Parkway, Richfield, Ohio 44286	Office Supplies	\$672
Subtotal - MBE - Other Certified			\$672

Disability Challenged

Name	Address	Type of Contract	Purchases
Compass Family Services	535 Marmion Avenue, Youngstown, Ohio 44502	Janitorial Services	\$96,822
Subtotal - Disability Challenged			\$96,822

Recycled Materials

Name	Address	Type of Contract	Purchases
Staples - Tier 2	4170 Highlander Parkway, Richfield, Ohio 44286	Office Supplies	\$28,082
Subtotal - Recycled Materials			\$28,082

Veteran Owned

Name	Address	Type of Contract	Purchases
3d PrinterWorks LLC	241 W Federal Street, Youngstown, Ohio 44503	Instructional Equipment	\$13,276
D & D Industrial Supply	225 McClurg Road, Boardman, Ohio 44512	Linen Service	93
McRoyal Industries Inc.	1421 Lilac Street, Youngstown, Ohio 44502	Maintenance Supplies	10,210
NPI Audio Visual	26500 Renaissance Parkway, Cleveland, Ohio 44128	Audio Visual Equipment	53,172
Subtotal - Veteran Owned			\$76,751

Woman Owned

Name	Address	Type of Contract	Purchases
Data Ticket Inc.	4600 Campus Drive, Newport Beach, California 92660	Parking Software	\$116
Fondriest Environmental Inc.	2091 Exchange Court, Fairborn, Ohio 45324	Laboratory Equipment	3,819
LM Cases	2720 Intertech Drive, Youngstown, Ohio 44509	Photo Supplies	12,000
Protect-N-Shred	P.O. Box 85, Cortland, Ohio 44410	Document Shredding	1,799
RBD Instruments Inc.	2437 NE Twin Knolls Drive, Bend, Oregon 97701	Laboratory Equipment	389
Staples - Tier 2	4170 Highlander Parkway, Richfield, Ohio 44286	Office Supplies	348
Union Eyes Optical Inc.	Suite B, 229 Churchill Hubbard Road, Youngstown, Ohio 44505	Public Safety Supplies	115
Walter's Office Products	374 Butterfly Lane, Hermitage, Pennsylvania 16148	Office Supplies	2,000
Warren Fire Equipment	6880 Tod Avenue SW, Warren, Ohio 44481	Fire Systems	4,138
Subtotal - Woman Owned			\$24,724
Total Diversity Spend			\$325,855

Youngstown State University
EDGE Spend Detail Report
July 1, 2016 through September 30, 2016

Encouraging Diversity, Growth, and Equity (EDGE) - Ohio Certified

Name	Address	Project	Purchases
RJS Dean	704 E. Midlothian Blvd., Youngstown, Ohio 44502	Campus Elevator	\$48,950
Safeguard Associates	2379 Eardley Road, University Heights, Ohio 44118	M1 Parking Lighting	30,230
Western Reserve Mechanical	3041 South Main Street, Niles, Ohio 44446	Campus Building upgrades	<u>149,834</u>
	Total EDGE Spend		<u><u>\$229,014</u></u>

Youngstown

STATE UNIVERSITY

2016

INSURANCE REPORT

Annual Insurance Report

November 2016

This report outlines details regarding insurance coverage and premiums for fiscal year 2017, 2016 and 2015. Employee Health Insurance premiums are captured at the end of a fiscal year. The report includes FY 2016, 2015 and 2014. Building Replacement Values, Vehicle Assignments and Insurance Premium summaries are also provided. Data is compiled by the Office of Environmental and Occupational Health & Safety.

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IUC-IC CASUALTY PROGRAM

Youngstown State University is a member of the Inter-University Council-Insurance Consortium a collaboration of 13 Ohio public universities. The IUC-IC collectively pools a core group of casualty and property risks. The Pool retains a portion of the risks and purchases insurance to protect members from the financial consequences associated with a large loss. The IUC-IC broker is Marsh, USA.

The casualty insurance program includes General Liability, Auto Liability and Educators Legal Liability. There is \$100,000 retention applicable per occurrence. Losses between \$100,000 and \$1,000,000 are covered by the IUC-IC Casualty Loss Pool. Covered losses in excess of \$1M are paid by the carrier. Each member of the IUC-IC has a dedicated excess limit of \$9 million. The casualty program also includes shared excess limits of \$40 million for General, Auto Liability and Educators Legal Liability.

CASUALTY POOL

Contribution:	FY 17 \$ 47,133	includes:	
	Pool Contribution		9,512
	Administrative Fees		21,948
	Loss Control		15,673

Contribution:	FY 16 \$45,055	includes:	
	Pool Contribution		7,566
	Administrative Fees		22,997
	Loss Control		14,492

Contribution:	FY 15 \$41,881	includes:	
	Pool Contribution		5,670
	Administrative Fees		21,807
	Loss Control		14,404

General Liability Insurance (GL) - Provides liability coverage of \$1,000,000 for bodily injury or property damage. Personal and advertising injury, liability protection for non-owned/owned watercraft, liquor liability and police professional liability are also included.

Automobile Liability Insurance (AL) - Provides liability coverage of \$1,000,000.

Educators Legal Liability Insurance (ELL) - Provides \$1,000,000 liability coverage per individual/\$1,000,000 aggregate for "wrongful acts." Includes all Youngstown State University professionally licensed employees, student interns participating in University-sponsored programs, Board of Trustees and volunteers.

FIRST EXCESS LAYER

Underwriter: Genesis (GL/AL/ELL)
Premium: FY 17 48,271
FY 16 41,783
FY 15 43,383

Provides \$9,000,000 dedicated liability coverage. Coverage is extended to the University, the Board of Trustees, employees and volunteers.

SHARED EXCESS LAYER

Underwriter: United Educators
Premium: FY 17 31,284 21,249 GL/AL
10,035 ELL
FY 16 31,187 21,046 GL/AL
10,141 ELL
FY 15 31,109 20,993 GL/AL
10,116 ELL

Provides \$15M excess of \$10M.

SHARED EXCESS LAYER

Underwriter: Endurance American
Premium: FY 17 9,071
FY 16 8,984
FY 15 9,074

Provides \$25M in excess of \$25M.

POLLUTION

Underwriter: AIG Specialty
Premium: FY 17 3,610
FY 16 3,610
FY 15 4,025

Provides \$ 5,000,000 coverage for Pollution Legal Liability.

CYBER LIABILITY

Underwriter: Beazley
Premium: FY 17 17,250
FY 16 15,000
FY 15 15,938

Provides services and Cyber Liability coverage.

CRIME COVERAGE

Underwriter: National Union Fire Insurance Company
Total Premium: FY 17 3,935
FY 16 3,961
FY 15 4,079

Provides \$5,000,000 (\$100,000 deductible) in coverage for the loss of money or securities as a result of employee theft, forgery, alteration, computer fraud or funds transfer fraud.

FOREIGN LIABILITY

Underwriter: Insurance Co. of the State of PA
FY 17 1,042
FY 16 1,256
FY 15 851

Provides liability coverage for University employees traveling worldwide on University-sponsored business in the amount of \$1,000,000 per occurrence/\$1,000,000 aggregate. Coverage includes general liability, auto liability and foreign workers' compensation.

MEDICAL MALPRACTICE INSURANCE

Underwriter: Chubb
Premium: FY 17 6,326
FY 16 6,326
FY 15 6,260

Provides healthcare professional liability coverage (\$25,000 deductible) for administrators, faculty and students in training programs. (\$1M/3M).

SPECIAL TRAVEL ACCIDENT

Underwriter: Hiscox F17, US Specialty Inc. FY16,15
Premium: FY 17 167
FY 16 359
FY 15 359

Coverage is for monies and assistance for special travel incidents.

INTERNATIONAL HEALTH & SAFETY RISK SERVICE

Underwriter: International SOS
Premium: FY 17 1,401
FY 16 1,417
FY 15 1,039

Medical, personal and safety (security) support and assistance for faculty, staff and students.

IUC-IC PROPERTY PROGRAM

The University is insured for damage to all buildings and contents at replacement cost. There is a \$100,000 deductible applicable per occurrence. Losses between \$100,000 and \$350,000 are covered by the IUC-IC Property Loss Pool. Losses in excess of \$350,000 are paid by the carrier. Each member has a dedicated limit of \$100 million per occurrence and a shared excess limit of \$1 Billion.

PROPERTY POOL

Premium:	FY 17	\$80,303	includes:
	Property Pool	48,370	
	Auto physical damage	13,370	
	Loss control	11,503	
	Administrative fees	7,060	
	FY 16	\$55,009	includes:
	Property Pool	25,000	
	Auto physical damage	11,916	
	Loss control	10,990	
	Administrative fees	7,103	
	FY 15	\$80,184	includes:
	Property Pool	57,155	
	Auto physical damage	8,322	
	Loss control	7,540	
	Administrative fees	7,167	

Pool also provides coverage for automobile physical damage claims to University vehicles (\$1000 deductible).

PRIMARY LAYER - \$100M

Underwriters:	Lexington Insurance Company
Premium:	FY 17 125,095
	FY 16 126,619
	FY 15 128,270

Provides replacement cost coverage for loss beyond the \$350,000 for buildings and property due to perils such as (but not limited to) fire, storm, riot, explosion and theft. Also includes Business Income and Equipment Breakdown (Boiler & Machinery) Coverage.

SHARED EXCESS LAYER - \$400M

Underwriters:	Lexington Insurance Company
Premium:	FY 17 18,272
	FY 16 18,364
	FY 15 18,621

Provides \$400M in excess of \$100M.

SHARED EXCESS LAYER - \$500M

Underwriter: Lexington Insurance Company
Premium: FY 17 11,662
FY 16 11,683
FY 15 11,871

Provides \$600M in excess of \$500M (\$100M increase FY17).

BUSINESS TRAVEL ACCIDENT INSURANCE

Underwriter: Zurich American
Premium: FY 17 2,049
FY 16 2,049
FY 15 2,979

Coverage provides \$100,000 for Accidental Death & Dismemberment for each employee or member of the Board of Trustees while traveling on University business. There is an aggregate limit of \$1,000,000.

FINE ARTS-MUSEUM INSURANCE

Underwriter: Willis Fine Art Insurance
Broker: James & Sons
Premium: FY 17 3,380
FY 16 3,380
FY 15 3,380

Coverage includes works of art that are part of the permanent collection, loaned collection and special exhibitions.

INTERCOLLEGIATE SPORTS ACCIDENT INSURANCE

Carrier: Catlin Insurance, Borden Perlman FY 15
Premium: FY 17 127,700
FY 16 123,959
FY 15 135,000

Program provides accident medical and dental coverage as well as accidental death & dismemberment for participants of various intercollegiate sports.

INTERCOLLEGIATE LIFETIME CATASTROPHIC INJURY INSURANCE

Underwriter: Lincoln National Life Insurance
Premium: Paid by NCAA for FY 17, FY 16, FY 15

Provides lifetime medical and rehabilitation benefits to students participating in the intercollegiate athletics program.

WORKERS' COMPENSATION

Underwriter: State of Ohio, Bureau of Workers' Compensation
Premium: FY 17 0.3116 (per \$100 of payroll)
FY 16 0.2548
FY 15 0.2208

Coverage is for medical expenses and partial salary compensation.

UNEMPLOYMENT COMPENSATION

Underwriter: State of Ohio, Ohio Department of Job & Family Services
Premium: FY 16 97,931
FY 15 105,097
FY 14 124,282

Coverage provides benefits for individuals who have been "laid off" from University employment.

EMPLOYEE HEALTH INSURANCE

Underwriter: Super Med Plus Plan
Self-Insured Paid

FY 16 9,667,801
FY 15 10,343,962
FY 14 9,854,599

Premium: FY 16 Aggregate Stop Loss Premium \$2,056 per month plus a specific Stop Loss Premium of \$78,385 for a total of \$80,441 (monthly). Total annual Stop Loss amount of \$965,292. Specific Stop Loss Retention is \$200,000 per individual.

FY 15 Aggregate Stop Loss Premium \$2,145 per month plus a specific Stop Loss Premium of \$63,914 for a total of \$66,059 (monthly). Total annual Stop Loss amount of \$792,708. Specific Stop Loss Retention is \$200,000 per individual.

FY 14 Aggregate Stop Loss Premium \$ 2,210 per month plus a specific Stop Loss Premium of \$59,870 for a total of \$62,080 (monthly). Total annual Stop Loss amount of \$744,960. Specific Stop Loss Retention is \$200,000 per individual.

Monthly Adm. Fees: FY 16 37,150
FY 15 39,157
FY 14 42,376

Coverage includes hospitalization, medical and major medical.

EMPLOYEE DENTAL, VISION AND PRESCRIPTION DRUG INSURANCE

Underwriter: Delta Dental (01/2015, fully insured), Medical Mutual of Ohio
Claims: FY 16 577,014
FY 15 658,327
FY 14 632,359

Underwriter: National Vision Administrators (01/2015, fully insured), Medical Mutual of Ohio
Claims: FY 16 74,250
FY 15 82,939
FY 14 87,752

Underwriter: Medical Mutual of Ohio (Prescription Drugs)
Self-insured Paid
Claims: FY 16 3,374,794
FY 15 3,731,689
FY 14 2,780,297

EMPLOYEE LIFE AND LONG TERM DISABILITY INSURANCE

Premium: FY 16 .11 /\$1000 (Principal Financial)
FY 15 .138
FY 14 .138

Provides term life insurance in the amount of 2½ x annual salary.

Underwriter: Sun Life Assurance (Long Term Disability)

Premium: FY 16 .22 /\$1000
FY 15 .22
FY 14 .22

Premium is per calendar year and covers all full-time employees with less than five years of Ohio retirement service credit. Benefit is 60% of monthly earnings not to exceed \$7,500/month or less than \$100/month.

**INTER-UNIVERSITY COUNCIL-INSURANCE CONSORTIUM
COST SUMMARY FOR YOUNGSTOWN STATE UNIVERSITY**

Coverage	FY17	FY16	FY15
CASUALTY			
Administrative Fees	21,948	22,997	21,807
Loss Control/Consulting	15,673	14,492	14,404
\$1M Layer			
Self-Insurance Pool	9,512	7,566	5,670
\$9M Excess Layer			
General/ELL \$9M x/s 1M	48,271	41,783	43,383
\$15M x/s \$10M (GL,ELL)	31,284	31,187	31,109
\$25M x/s \$25M (GL,ELL)	9,071	8,984	9,074
Other Coverage			
Crime	3,935	3,961	4,079
Foreign Liability	1,042	1,256	851
Special Accident	167	359	359
Medical Malpractice	6,326	6,326	6,260
ISOS	1,401	1,417	1,039
Pollution	3,610	3,610	4,025
Cyber	17,250	15,000	15,938
CASUALTY TOTAL	169,490	158,938	157,998
PROPERTY			
Administrative Fees	7,060	7,103	7,167
Auto Physical Damage	13,370	11,916	8,322
Property Pool	48,370	25,000	57,155
Loss Control/Engineering	11,503	10,990	7,540
Primary \$100M Layer	125,095	126,619	128,270
Shared Excess Layers			
\$400M x/s \$100M	18,272	18,364	18,621
\$600M x/s \$500M	11,662	11,683	11,871
PROPERTY TOTAL	235,332	211,675	238,946
PROGRAM TOTAL	404,822	370,613	396,944

BUILDING AND CONTENT REPLACEMENT VALUES

Location Name	Total Value	Location Name	Total Value
36 Wood Street	610,537	Maag Library	132,254,000
315 Elm St.	573,903	McDonough Museum of Art	4,756,399
Andrews Recreation Center	19,296,532	Melnick Hall	3,315,152
Beeghly College of Education	26,422,787	Meshel Hall	30,599,434
Beeghly Center	39,389,322	Moser Hall	45,077,837
Bliss Hall	49,423,233	Parking Deck M-30	20,865,179
Cafaro House	15,513,704	Parking Deck M-60	12,177,949
Central Utility Building	11,017,626	Phelps Building	4,746,721
Chemical Management	4,041,991	Pollock House	4,380,000
Chilled Water Storage	2,558,354	Salata Complex	10,908,548
Christman Dining Hall	4,200,557	Smith Hall (275 Fifth Ave)	429,904
Clingan Waddell	1,997,421	Stambaugh Stadium	52,126,117
Coffelt Hall	1,198,417	Stavich Family Bridge	1,875,597
Courtyard Apartments	24,433,652	Substation	7,564,848
Cushwa Hall	46,933,966	Sweeney Hall	1,977,914
DeBartolo Hall	24,749,591	Tod Hall	16,932,988
Fedor Hall	12,235,655	Track Storage	453,606
Fok Hall	1,024,584	Veterans Center	1,200,000
Garfield Building	3,333,734	Ward Beecher Hall	61,900,004
Jones Hall	12,249,405	WATTS	13,143,250
Kilcawley Center	31,445,980	Weller House	2,387,331
Kilcawley House	9,364,488	Westinghouse Building	4,077,169
Lincoln Building	12,806,588	Wick House	2,181,491
Lyden House	13,560,107	Williamson Hall	35,550,782
		Total	839,264,354

ASSIGNMENT OF UNIVERSITY VEHICLES

Department	Autos	Trucks	Vans	Other	Total
Athletics			2	4	6
Campus Recreation				3	3
Electronic Maintenance				3	3
Facilities	1	5	8	3	17
Grounds	1	10		16	27
Housing/Facilities		1	2		3
Janitorial Services	1	1			2
Mail Room			1	1	2
Motor Pool	1		6	2	9
Movers			1		1
Parking Services	2	7			9
Police	18			1	19
President's Office				1	1
Procurement Services			2		2
Recycling		2			2
STEM	1			2	3
Telephone Services	2				2
Total	27	26	22	36	111

NON-IUC INSURANCE SUMMARY

Coverage	Underwriter	FY 17	FY 16	FY 15
Workers' Compensation Per \$100 in payroll	State of Ohio	.3116	0.2548	0.2208
Fine Arts Museum	Willis	3,380	3,380	3,380
Business Travel Insurance	Zurich	2,049	2,049	2,979
Intercollegiate Sports	Catlin, Borden Perlman FY15	127,700	123,959	135,000
Intercollegiate Lifetime Catastrophic Injury	Lincoln National Life	Paid by NCAA	Paid by NCAA	Paid by NCAA

EMPLOYEE INSURANCE SUMMARY

Coverage	Underwriter	FY 16	FY 15	FY 14
Unemployment Compensation	State of Ohio	97,931	105,097	124,282
Super Med Plus		9,667,801	10,343,962	9,854,599
Stop Loss Premium		965,292	792,708	744,960
Dental		557,014	658,327	632,359
Vision		74,250	82,939	87,752
Rx		3,374,794	3,731,689	2,780,297
Administrative Fees	Medical Mutual	445,800	469,884	508,512
Employee Life ¹ Rate per \$1000	Principal Financial	.11	.138	.138
Long Term Disability ¹ Rate per \$1000	Sun Life Assurance	.22	.22	.22
Total		15,182,882	16,184,606	14,732,761
¹ not included in total, n/a-not applicable				