



**BOARD OF TRUSTEES  
FINANCE AND FACILITIES COMMITTEE  
Delores E. Crawford, Chair  
James B. Greene, Vice Chair  
All Trustees are Members  
James P. Tressel, *Ex-Officio***

**BACKGROUND MATERIALS  
Tuesday, December 9, 2014**

- |  |              |
|--|--------------|
| <b>1. Budget and Interfund Transfers for the Quarter Ending September 30, 2014, Reportable under Policy Number 3010.01, Budget Transfers, of the <i>University Guidebook</i></b> | <b>Tab 1</b> |
| <b>2. 2014 Annual Insurance Report</b>   | <b>Tab 2</b> |

**BACKGROUND MATERIALS:**  
Finance and Facilities Committee

**TAB 1:** Budget and Interfund Transfers for the Quarter Ending September 30, 2014 Reportable under Policy Number 3010.01, Budget Transfers, of the *University Guidebook*

**STAFF CONTACT:** Katrena Davidson, Controller

**HIGHLIGHTS OR ISSUES:**

- Required to report transfers of \$25,000 or more.
- Six transfers were approved by the Board in September.
- Ten transfers totaling \$711,000. Four totaling \$218,000 from the General Fund, including \$127,000 for grant matches; four totaling \$314,000 relating to debt service and two totaling \$179,000 for reallocation of scholarship funds.

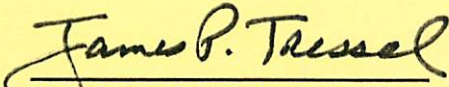
**TAB 2:** Annual Insurance Report

**STAFF CONTACT:** Sue Viglione, Associate Director of Environmental and Occupational Health and Safety

**HIGHLIGHTS OR ISSUES:**

- As a member of the IUC-IC, Youngstown State University continues to obtain better service and pricing from brokers, underwriters, claims adjusters and loss control consultants. In addition to cost savings, the members achieve significant breadth of terms and conditions as well as services tailored to Higher Education.

**REVIEWED:**

  
James P. Tressel, President



**YOUNGSTOWN STATE UNIVERSITY**  
**Reportable Budget and Interfund Transfers**  
**Quarter Ended September 30, 2014**

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

<b>FROM</b>	<b>TO</b>	<b>AMOUNT</b>	<b>REASON</b>
None.			

**TRANSFERS OUTSIDE OF THE OPERATING BUDGET:**

<b>FROM</b>	<b>TO</b>	<b>AMOUNT</b>	<b>REASON</b>
Various Funds	Operating Carryforward Fund (Designated Fund)	\$1,511,485	Approved by Board in September.
Debt Service Reserve - WCBA Gifts (Restricted Plant Fund)	Bond Fund - Series 2009 (Debt Service Fund)	\$802,360	Approved by Board in September.
Housing Services Plant Reserve (Auxiliary Plant Reserve)	Housing Services (Auxiliary)	\$400,000	Approved by Board in September.
Debt Service Reserve - General Fund (Unrestricted Plant Fund)	Bond Fund - Series 2010 (Debt Service Fund)	\$397,410	Approved by Board in September.
Debt Service Reserve - General Fund (Unrestricted Plant Fund)	Bond Fund - Series 2009 (Debt Service Fund)	\$302,082	Approved by Board in September.
Debt Service Reserve - WATTS Gifts (Restricted Plant Fund)	Bond Fund - Series 2010 (Debt Service Fund)	\$299,547	Approved by Board in September.
Athletic Facility - Gifts (Restricted Plant Fund)	Debt Service Reserve - WATTS Gifts (Restricted Plant Fund)	\$157,190	Transfer quarterly residual cash received on Athletic Facility pledges/gifts to a debt service fund in accordance with Board Resolution approved in June 2010 directing that any private contributions received for the WATTS Center after the payoff of the interfund loan be transferred on a quarterly basis for the Bond Series 2010. Outstanding pledges at 9-30-14 total approximately \$62,000.

**TRANSFERS OUTSIDE OF THE OPERATING BUDGET:**

<b>FROM</b>	<b>TO</b>	<b>AMOUNT</b>	<b>REASON</b>
YSUF Merit Retention Fund (Restricted Fund)	YSUF Graduate Assistantships Fund (Restricted Fund)	\$110,000	Reallocation of Scholarship Funds to fund Graduate Assistantships.
YSUF Merit Work Program (Restricted Fund)	YSUF Graduate Assistantships Fund (Restricted Fund)	\$69,550	Reallocation of Scholarship Funds to fund Graduate Assistantships.
General Fund	Academic Achievers Match Fund (Restricted Fund)	\$65,000	Transfer to fund required match.
General Fund	AJT Tech Aide Distance Learning (Restricted Fund)	\$62,500	Transfer to fund required match.
College Fee Fund (General Fund)	M&AC EMS Office and Workstations Fund (Unrestricted Plant Fund)	\$60,000	Transfer to fund relocation of office from Moser Hall to Cushwa Hall to accommodate academic space needs.
Debt Service Reserve - Veterans Gifts (Restricted Plant Fund)	Bond Fund - Series 2010 (Debt Service Fund)	\$56,267	Transfer to fund portion of FY15 debt service attributed to the Veterans Resource Center.
New WCBA Bldg - Gift Fund (Restricted Plant Fund)	Debt Service Reserve - WCBA Gifts (Restricted Plant Fund)	\$50,150	Transfer quarterly residual cash received on WCBA pledges/gifts to a debt service fund in accordance with Board Resolution approved in September 2009 directing that any private contributions received for the new WCBA building from July 1, 2009 forward be transferred on a quarterly basis. Outstanding pledges at 9-30-14 total approximately \$2 million.
Debt Service Reserve - Outdoor Athletic Facility Gifts (Restricted Plant Fund)	Bond Fund - Series 2010 (Debt Service Fund)	\$50,000	Transfer to fund portion of FY15 debt service.
General Fund	Various University Research Council (URC) Funds (Designated Funds)	\$30,700	Transfer to set-up new FY15 URC project funds.

# Youngstown

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STATE UNIVERSITY

**2014**

**INSURANCE REPORT**

# Annual Insurance Report

November 2014

This report outlines details regarding insurance coverage and premiums for fiscal year 2015, 2014 and 2013. Employee Health Insurance premiums are captured at the end of a fiscal year. The report includes FY 2014, 2013 and 2012. Building Replacement Values, Vehicle Assignments and Insurance Premium summaries are also provided. Data is compiled by the Department 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 15 \$41,881	includes:
	Pool Contribution	5,670
	Administrative Fees	21,807
	Loss Control	14,404

Contribution:	FY 14 \$53,436	includes:
	Pool Contribution	14,645
	Administrative Fees	23,201
	Loss Control	15,590

Contribution:	FY 13 \$71,170	includes:
	Pool Contribution	39,054
	Administrative Fees	18,139
	Loss Control	13,977

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, Board of Trustees and volunteers. Also covers student interns while participating in University-sponsored programs.

**FIRST EXCESS LAYER**

Underwriter: Genesis (GL/AL/ELL)  
Premium: FY 15 43,383  
FY 14 42,898  
FY 13 40,657

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 15 31,109 20,993 GL/AL  
10,116 ELL  
FY 14 29,864 20,153 GL/AL  
9,711 ELL  
FY 13 38,374 26,629 GL/AL  
11,745 ELL

Provides \$15M excess of \$10M GL/AL/ ELL. FY13 provided \$25M (GL/AL) and \$20M (ELL) in excess of \$10M.

**SHARED EXCESS LAYER**

Underwriter: Endurance American (FY 15, 14), Fireman's Fund (FY 13)  
Premium: FY 15 9,074  
FY 14 8,798  
FY 13 4,227

Provides \$25M in excess of \$25M GL/AL/ELL. FY13 provided \$15M in excess of \$35M GL/AL only.

**POLLUTION**

Underwriter: Chartis  
Premium: FY 15 4,025  
FY 14 4,025  
FY 13 4,025

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

**CYBER LIABILITY**

Underwriter: Beazley  
Premium: FY 15 15,938  
FY 14 15,938

Provides services and Cyber Liability coverage.



### **CRIME COVERAGE**

Underwriter: National Union Fire Insurance Company  
Total Premium: FY 15 4,079  
FY 14 4,079  
FY 13 3,961

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.-Worldsource  
FY 15 851  
FY 14 2,060  
FY 13 1,865

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: Ace  
Premium: FY 15 6,260  
FY 14 6,260  
FY 13 6,199

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

### **SPECIAL TRAVEL ACCIDENT**

Underwriter: US Specialty Inc.  
Premium: FY 15 359  
FY 14 359  
FY 13 385

Coverage is for monies and assistance for special travel incidents.

### **INTERNATIONAL HEALTH & SAFETY RISK SERVICE**

Underwriter: International SOS  
Premium: FY 15 1,039  
FY 14 1,365  
FY 13 2,905

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 \$900 million.

### **PROPERTY POOL**

Premium:	FY 15	\$80,184	includes:
	Property Pool		57,155
	Auto physical damage		8,322
	Loss control		7,540
	Administrative fees		7,167
	FY 14	\$72,988	includes:
	Property Pool		47,004
	Auto physical damage		10,975
	Loss control		7,666
	Administrative fees		7,343
	FY 13	\$28,606	includes:
	Property Pool		-0-
	Auto physical damage		10,043
	Loss control		14,223
	Administrative fees		4,340

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

### **PRIMARY LAYER - \$100M**

Underwriters:	Lexington Insurance Company
Premium:	FY 15 128,270
	FY 14 126,014
	FY 13 122,896

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 15 18,621
	FY 14 18,347
	FY 13 17,803

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

**SHARED EXCESS LAYER - \$500M**

Underwriter: Lexington Insurance  
Premium: FY 15 11,871  
FY 14 11,664  
FY 13 11,325

Provides \$500M in excess of \$500M.

**BUSINESS TRAVEL ACCIDENT INSURANCE**

Underwriter: Zurich American  
Premium: FY 15 2,979  
FY 14 2,979  
FY 13 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 15 3,380  
FY 14 3,380  
FY 13 3,250

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

**STUDENT INJURY AND SICKNESS INSURANCE**

Underwriter: United Healthcare Insurance Co.  
Premium: FY 15 2,458  
FY 14 2,261  
FY 13 1,818

Plan offered to eligible students on a voluntary basis.

**INTERCOLLEGIATE SPORTS ACCIDENT INSURANCE**

Carrier: Borden Perlman  
Premium: FY 15 135,000  
FY 14 124,160  
FY 13 112,107

Program provides accident medical and dental coverage as well as accidental death & dismemberment for participants of various intercollegiate sports. Aggregate Deductible Plan includes deductible, stop loss premium and TPA fee.

**INTERCOLLEGIATE LIFETIME CATASTROPHIC INJURY INSURANCE**

Underwriter: Lincoln National Life Insurance  
Premium: Paid by NCAA for FY 15, FY 14, FY 13

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 15 0.2208 (per \$100 of payroll)  
FY 14 0.1640  
FY 13 0.1431

Coverage is for medical expenses and partial salary compensation.

**UNEMPLOYMENT COMPENSATION**

Underwriter: State of Ohio, Ohio Department of Job & Family Services  
Premium: FY 14 124,282  
FY 13 98,218  
FY 12 97,593

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

**EMPLOYEE HEALTH INSURANCE**

Underwriter: Medical Mutual of Ohio (program ended 09/2012)  
Self-Insured Paid Classic Plan  
FY 14 N/A  
FY 13 114,120  
FY 12 1,762,007

Super Med Select Plan (program ended 09/2012)  
FY 14 N/A  
FY 13 N/A  
FY 12 5,082,019

Super Med HMO Plan (program ended 09/2012)  
FY 14 N/A  
FY 13 124,423  
FY 12 436,892

Super Med Plus Plan  
FY 14 9,854,599  
FY 13 7,435,810  
FY 12 2,788,939

Premium: 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.

FY 13 Aggregate Stop Loss Premium \$7,148 per month plus a specific Stop Loss Premium of \$54,709 for a total of \$61,857 (monthly). Total annual Stop Loss amount of \$742,284. Specific Stop Loss Retention is \$200,000 per individual.

FY 12 Aggregate Stop Loss Premium \$3,203 per month plus a specific Stop Loss Premium of \$58,249 for a total of \$61,452 (monthly). Total annual Stop Loss amount of \$737,424. Specific Stop Loss Retention is \$175,000 per individual.

Monthly Adm. Fees: FY 14 42,376  
FY 13 41,925  
FY 12 44,302

Coverage includes hospitalization, medical and major medical.

**EMPLOYEE DENTAL, VISION AND PRESCRIPTION DRUG INSURANCE**

Underwriter: Medical Mutual of Ohio (Dental)  
Self-insured Paid  
Claims: FY 14 632,359  
FY 13 625,513  
FY 12 693,146

Underwriter: Medical Mutual of Ohio (Vision)  
Self-insured Paid  
Claims: FY 14 87,752  
FY 13 88,167  
FY 12 110,688

Underwriter: Medical Mutual of Ohio (Prescription Drugs)  
Self-insured Paid  
Claims: FY 14 2,780,297  
FY 13 2,647,879  
FY 12 3,556,260

**EMPLOYEE LIFE AND LONG TERM DISABILITY INSURANCE**

Premium: July 2013 - June 2014 .138/\$1000 (Principal Financial)  
July 2012 - June 2013 .138  
July 2011 - June 2012 .137

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

Underwriter: Sun Life Assurance (Long Term Disability)

Premium: 2014 .22 /\$1000  
2013 .22  
2012 .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**

<b>Coverage</b>	<b>FY15</b>	<b>FY14</b>	<b>FY13</b>
<b>CASUALTY</b>			
Administrative Fees	21,807	23,201	18,139
Loss Control/Consulting	14,404	15,590	13,977
<b>\$1M Layer</b>			
Self-Insurance Pool	5,670	14,645	39,054
<b>\$9M Excess Layer</b>			
General/ELL \$9M x/s 1M	43,383	42,898	40,657
\$15M x/s \$10M (GL,ELL)	31,109	29,864	n/a
\$25M x/s \$25M (GL,ELL)	9,074	8,798	n/a
\$25M x/s \$10M (GL)	n/a	n/a	26,629
\$20M x/s \$10M (ELL)	n/a	n/a	11,745
\$15M x/s \$35M (GL)	n/a	n/a	4,227
<b>Other Coverage</b>			
Crime	4,079	4,079	3,961
Foreign Liability	851	2,060	1,865
Special Accident	359	359	385
Medical Malpractice	6,260	6,260	6,199
ISOS	1,039	1,365	2,905
Pollution	4,025	4,025	4,025
Cyber	15,938	15,938	n/a
<b>CASUALTY TOTAL</b>	<b>157,998</b>	<b>169,082</b>	<b>173,768</b>
<b>PROPERTY</b>			
Administrative Fees	7,167	7,343	4,340
Auto Physical Damage	8,322	10,975	10,043
Property Pool	57,155	47,004	0
Loss Control/Engineering	7,540	7,666	14,223
<b>Primary \$100M Layer</b>	<b>128,270</b>	<b>126,014</b>	<b>122,896</b>
<b>Shared Excess Layers</b>			
\$400M x/s \$100M	18,621	18,347	17,803
\$500M x/s \$500M	11,871	11,664	11,325
<b>PROPERTY TOTAL</b>	<b>238,946</b>	<b>229,013</b>	<b>180,630</b>
<b>PROGRAM TOTAL</b>	<b>396,944</b>	<b>\$398,095</b>	<b>\$345,398</b>

n/a – not applicable

**BUILDING AND CONTENT REPLACEMENT VALUES**

<b>Location Name</b>	<b>Total Value</b>	<b>Location Name</b>	<b>Total Value</b>
36 Wood Street	610,537	Maag Library	119,077,575
275 Fifth Ave.	429,904	McDonough Museum of Art	4,756,399
315 Elm St.	573,903	Melnick Hall	3,315,152
Alumni House	1,024,584	Meshel Hall	30,599,434
Andrews Recreation Center	19,296,532	Moser Hall	45,077,837
Beeghly College of Education	26,422,787	Parking Deck M-1	20,865,179
Beeghly Center	39,389,322	Parking Deck M-2	12,177,949
Bliss Hall	49,423,233	Pedestrian Bridge	1,875,597
Cafaro House	15,513,704	Phelps Building	4,746,721
Carpenters Hall	510,878	Pollock House	4,380,000
Central Utility Building	11,017,626	Salata Complex	10,908,548
Chemical Management	4,041,991	Smith Hall	1,357,507
Chilled Water Storage	2,558,354	Stambaugh Stadium	52,126,117
Christman Dining Hall	4,200,557	Substation	7,564,848
Clingan Waddell Hall/Garage	1,997,421	Sweeney Hall	1,977,914
Coffelt Hall	1,198,417	Tod Hall	16,932,988
Courtyard Apartments	24,433,652	Track Storage	453,606
Cushwa Hall	46,933,966	Veterans Center	1,200,000
DeBartolo Hall	24,749,591	Ward Beecher Hall	49,084,493
Fedor Hall	12,235,655	WATTS	13,143,250
Garfield Building	3,333,734	Weller House	2,387,331
Jones Hall	12,249,405	Westinghouse Building	4,077,169
Kilcawley Center	31,445,980	Wick House	2,181,491
Kilcawley House	9,364,488	Williamson Hall	35,550,782
Lincoln Building	12,806,588		
Lyden House	13,560,107		
<b>Total</b>	<b>\$ 815,140,803</b>		



**ASSIGNMENT OF UNIVERSITY VEHICLES**

<b>Department</b>	<b>Autos</b>	<b>Trucks</b>	<b>Vans</b>	<b>Other</b>	<b>Total</b>
Athletics				4	4
Campus Recreation				2	2
Delivery Services			2	1	3
Electronic Maintenance				3	3
Facilities		4	9	3	16
Grounds	1	10		11	22
Housing		1	2		3
Janitorial Services/Recycling	1	3			4
Motor Pool	2		6	2	10
Parking/Support Services	2	6		3	11
Police	17			1	18
Procurement Services			2		2
STEM College	1				1
Telephone Services	2				2
<b>Total</b>	<b>28</b>	<b>24</b>	<b>22</b>	<b>30</b>	<b>101</b>

**NON-IUC INSURANCE SUMMARY**

<b>Coverage</b>	<b>Underwriter</b>	<b>FY 15</b>	<b>FY 14</b>	<b>FY 13</b>
Workers' Compensation Per \$100 in payroll	State of Ohio	0.2208	0.1640	0.1431
Fine Arts Museum	Willis	3,380	3,380	3,250
Business Travel Insurance	Zurich	2,979	2,979	2,979
Student Injury & Sickness Paid voluntarily by student	United Healthcare	2,458	2,261	1,818
Intercollegiate Sports	Borden Perlman	135,000	124,160	112,107
Intercollegiate Lifetime Catastrophic Injury	Lincoln National Life	Paid by NCAA	Paid by NCAA	Paid by NCAA

**EMPLOYEE INSURANCE SUMMARY**

<b>Coverage</b>	<b>Underwriter</b>	<b>FY 14</b>	<b>FY 13</b>	<b>FY 12</b>
Unemployment Compensation	State of Ohio	124,282	98,218	97,593
Super Med Classic	Medical Mutual	n/a	114,120	1,762,077
Super Med Select		n/a	n/a	5,082,019
Super Med HMO		n/a	124,423	436,892
Super Med Plus		9,854,599	7,435,810	2,788,939
Stop Loss Premium		744,960	742,284	737,425
Dental		632,359	625,513	693,146
Vision		87,752	88,167	110,688
Rx		2,780,297	2,647,879	3,556,260
Administrative Fees	Medical Mutual	508,512	503,100	531,624
Employee Life <sup>1</sup> Rate per \$1000	Principal Financial	.138	.138	.137
Long Term Disability <sup>1</sup> Rate per \$1000	Sun Life Assurance	.220	.220	.220
<b>Total</b>		<b>14,732,761</b>	<b>12,379,514</b>	<b>15,796,663</b>
<sup>1</sup> not included in total, n/a-not applicable				