



**YOUNGSTOWN
STATE
UNIVERSITY**

**BOARD OF TRUSTEES
FINANCE AND FACILITIES COMMITTEE**

**John R. Jakubek, Chair
Anita A. Hackstedde, Vice Chair
All Trustees are Members**

**BACKGROUND MATERIALS
Wednesday, December 5, 2018**

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|--|--------------|
| 1. Budget and Interfund Transfers for the Quarter Ending September 30, 2018,
Reportable under Policy Number 3356-3-11.1, Budget Transfers | Tab 1 |
| 2. Diversity and EDGE Spend Report
First quarter Diversity Spend Report with detail. | Tab 2 |
| 3. 2018 Annual Insurance Report | Tab 3 |



YOUNGSTOWN STATE UNIVERSITY
Reportable Budget and Interfund Transfers
Quarter Ended September 30, 2018

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
Various Debt Service Reserve Funds (Plant Funds)	Various Debt Service Funds (Plant Funds)	\$3,807,921	Approved by Board in September.
Operating Carryforward Fund (Designated Fund)	Various Funds (Designated Funds)	\$2,426,692	Approved by Board in September.
General Fund Plant Reserve (Unrestricted Plant Fund)	Stambaugh Multimedia Center Gift Fund (Restricted Gift Fund)	\$483,084	Additional interest free interfund loan for purpose of providing bridge financing for the construction of a multimedia center.
College Fee Carryforward Fund (Designated Fund)	Technology Refresh (Designated Fund)	\$228,610	Transfer to fund portion of Technology Refresh Program.
Intercollegiate Athletics (Auxiliary Fund)	Astroturf Replacement (Auxiliary Plant Fund)	\$100,000	Transfer to replenish the astroturf replacement fund.
Stambaugh Multimedia Center Gifts (Restricted Plan Fund)	Stambaugh Multimedia Center Project (Restricted Plant Fund)	\$100,000	Transfer cash received for Stambaugh Multimedia Center to the project fund.
General Fund Plant Reserve (Unrestricted Plant Fund)	Beeghly Center Bleachers (Unrestricted Plant Fund)	\$80,000	Transfer to fund repairs to existing bleacher system.
Research Incentive Carryforward (Designated Fund)	Various URC projects (Designated Funds)	\$71,023	Transfer to fund portion of new FY2019 URC Grants.

TRANSFERS OUTSIDE OF THE OPERATING BUDGET:

<u>FROM</u>	<u>TO</u>	<u>AMOUNT</u>	<u>REASON</u>
General Fund	Various URC projects (Designated Funds)	\$32,958	Transfer to fund portion of new FY2019 URC Grants.
Research Incentive Carryforward (Designated Fund)	Centers of Excellence (Designated Fund)	\$30,000	Transfer to fund Centers of Excellence.

Youngstown State University
Fiscal Year 2019 First Quarter Diversity Spend Report
July 1, 2018 through September 30, 2018

	FY2019				FY2018			
	1st QTR	Percent of Addressable	YTD	Percent of Addressable	1st QTR	Percent of Addressable	YTD	Percent of Addressable
Diversity Spend - Goods and Services (excludes EDGE and construction)								
MBE - Ohio Certified	\$77,681	1.49%	\$77,681	1.49%	\$273,571	6.00%	\$273,571	6.00%
MBE - Other Certified	73	0.00%	73	0.00%	117	0.00%	117	0.00%
Disability Challenged	121,257	2.32%	121,257	2.32%	81,479	1.79%	81,479	1.79%
Recycled Materials	5,020	0.10%	5,020	0.10%	20,378	0.45%	20,378	0.45%
Veteran Owned	42,222	0.81%	42,222	0.81%	4,394	0.10%	4,394	0.10%
Woman Owned	7,353	0.14%	7,353	0.14%	38,500	0.84%	38,500	0.84%
Total Diversity Spend	\$253,606	4.86%	\$253,606	4.86%	\$418,439	9.17%	\$418,439	9.17%
Total Addressable Spend - Goods and Services	\$5,217,811	100.00%	\$5,217,811	100.00%	\$4,561,203	100.00%	\$4,561,203	100.00%
EDGE Spend - Goods, Services, and Construction								
EDGE - Ohio Certified - Construction	\$363,625	3.53%	\$363,625	3.53%	\$251,594	2.79%	\$251,594	2.79%
Total EDGE Spend	\$363,625	3.53%	\$363,625	3.53%	\$251,594	2.79%	\$251,594	2.79%
Total Addressable Spend - Goods, Services, and Construction	\$10,308,546	100.00%	\$10,308,546	100.00%	\$9,033,074	100.00%	\$9,033,074	100.00%

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Youngstown State University
Diversity Spend Detail Report - Goods and Services
(excludes EDGE and construction)
July 1, 2018 through September 30, 2018

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	\$ 15,773
Brown Enterprise Solutions	5935 Wilcox Place, Suite E, Dublin, Ohio 43016	Computer Supplies	61,908
Subtotal - MBE - Ohio Certified			\$ 77,681

Minority Business Enterprise (MBE) - Other Certified

Name	Address	Type of Contract	Purchases
Staples - Tier 2	4170 Highlander Parkway, Richfield, Ohio 44286	Office Supplies	\$ 73
Subtotal - MBE - Other Certified			\$ 73

Disability Challenged

Name	Address	Type of Contract	Purchases
Compass Family Services	535 Marmion Avenue, Youngstown, Ohio 44502	Janitorial Services	\$ 121,257
Subtotal - Disability Challenged			\$ 121,257

Recycled Materials

Name	Address	Type of Contract	Purchases
Staples - Tier 2	4170 Highlander Parkway, Richfield, Ohio 44286	Office Supplies	\$ 5,020
Subtotal - Recycled Materials			\$ 5,020

Veteran Owned

Name	Address	Type of Contract	Purchases
McRoyal Industries Inc.	1421 Lilac Street, Youngstown, Ohio 44502	Maintenance Supplies	\$ 1,977
NPI Audio Visual	26500 Renaissance Parkway, Cleveland, Ohio 44128	Audio Visual Equipment	40,245
Subtotal - Veteran Owned			\$ 42,222

Woman Owned

Name	Address	Type of Contract	Purchases
Crogan Plumbing and Heating Supplies	5821 Poland Struthers Road, Youngstown, Ohio 44514	Maintenance Supplies	\$ 279
Protect-N-Shred	P.O. Box 85, Cortland, Ohio 44410	Document Shredding	1,972
Quality Construction & Coatings	1435 Doncaster Drive, Youngstown, Ohio 44511	Maintenance and Repair	4,800
Roar Postal Supplies & Solutions	10600 W. 108th Terrace, Overland Park, Kansas 66210	Postal Supplies	302
Staples - Tier 2	4170 Highlander Parkway, Richfield, Ohio 44286	Office Supplies	441
	Subtotal - Woman Owned		\$ 7,353
	Total Diversity Spend		\$ 253,606

Youngstown State University
EDGE Spend Detail Report
July 1, 2018 through September 30, 2018

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

Name	Address	Project	Purchases
Western Reserve Mechanical	3041 South Main Street, Niles, Ohio 44446	Campus Utility Distribution	\$ 96,000
River City Building Solutions	19885 Detroit Road, Cleveland, Ohio 44116	Ward Beecher Biology Renovations	31,000
Power Tool and Supply	3699 Leharps Road, Youngstown, Ohio 44515	Ward Beecher Biology Renovations	32,125
RJS Dean Enterprises	704 E. Midlothian Blvd., Youngstown, Ohio 44502	Beeghly Center Natatorium Renovation	102,000
RJS Dean Enterprises	704 E. Midlothian Blvd., Youngstown, Ohio 44502	Jones Hall Student Success Phase 2	40,000
RJS Dean Enterprises	704 E. Midlothian Blvd., Youngstown, Ohio 44502	Ward Beecher Science Hall Renovations	62,500
	Total EDGE Spend		<u>\$ 363,625</u>

Youngstown

STATE UNIVERSITY

2018

INSURANCE REPORT

Annual Insurance Report

November 2018

This report outlines details regarding insurance coverage and premiums for FY 2019, 2018 and 2017. Employee Health Insurance premiums are captured at the end of a fiscal year. The report includes FY 2018, 2017 and 2016. Building Replacement Values, Vehicle Assignments and Insurance Premium summaries are also provided. Data compiled by the Office of Environmental and Occupational Health & Safety.

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IUC-RMIC CASUALTY PROGRAM

Youngstown State University is a member of the Inter-University Council-Risk Management & Insurance Consortium, a collaboration of 13 Ohio public universities. The IUC-RMIC 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-RMIC 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-RMIC Casualty Loss Pool. Covered losses in excess of \$1M are paid by the carrier. Each member of the IUC-RMIC has a dedicated excess limit of \$9 million. The casualty program also includes a shared excess limit of \$40 million for General, Auto Liability and Educators Legal Liability.

CASUALTY POOL

Contribution:	FY 19	\$87,109	includes:
	Pool Contribution		34,785
	Administrative Fees		32,560
	Loss Control		19,764
	FY 18	\$86,257	includes:
	Pool Contribution		41,216
	Administrative Fees		25,484
	Loss Control		19,557
	FY 17	\$47,133	includes:
	Pool Contribution		9,512
	Administrative Fees		21,948
	Loss Control		15,673

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: General Reinsurance
Premium: FY 19 49,755
FY 18 45,396
FY 17 48,271

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 19 30,751
FY 18 29,419
FY 17 31,284

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

SHARED EXCESS LAYER

Underwriter: Endurance (SOMPO)
Premium: FY 19 9,441
FY 18 8,530
FY 17 9,071

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

POLLUTION

Underwriter: Beazley, AIG Specialty (FY18, 17)
Premium: FY 19 1,660
FY 18 3,601
FY 17 3,601

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

CYBER LIABILITY

Underwriter: Beazley
Premium: FY 19 14,920
FY 18 18,662
FY 17 17,250

Provides services and Cyber Liability coverage.

CRIME COVERAGE

Underwriter: Travelers, National Union (FY17)
Total Premium: FY 19 4,689
FY 18 5,596
FY 17 3,935

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: AIG Worldsource
FY 19 827
FY 18 1,042
FY 17 1,042

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 19 6,861
FY 18 5,902
FY 17 6,326

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

SPECIAL TRAVEL ACCIDENT

Underwriter: Hiscox
Premium: FY 19 167
FY 18 167
FY 17 167

Coverage is for monies and assistance for special travel incidents.

INTERNATIONAL HEALTH & SAFETY RISK SERVICE

Underwriter: International SOS
Premium: FY 19 1,703
FY 18 1,340
FY 17 1,401

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

IUC-RMIC 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-RMIC 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 \$1.65 Billion.

PROPERTY POOL

Contribution:	FY 19	\$46,224	includes:
	Property Pool		19,885
	Auto physical damage		6,353
	Loss control		12,597
	Administrative fees		7,389
	FY 18	\$52,463	includes:
	Property Pool		23,650
	Auto physical damage		9,574
	Loss control		11,856
	Administrative fees		7,383
	FY 17	\$80,303	includes:
	Property Pool		48,370
	Auto physical damage		13,370
	Loss control		11,503
	Administrative fees		7,060

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

PRIMARY LAYER - \$100M

Underwriters:	Lexington/Zurich, Lexington (FY17)
Premium:	FY 19 83,272
	FY 18 82,349
	FY 17 125,095

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

Underwriters:	Lexington/Zurich, Lexington (FY17)
Premium:	FY 19 13,879
	FY 18 13,725
	FY 17 18,272

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

SHARED EXCESS LAYER

Underwriter: Lexington/Zurich, Lexington (FY17)
Premium: FY 19 8,658
FY 18 8,562
FY 17 11,662

FY18: provides \$1.25B in excess of \$500M.

BUSINESS TRAVEL ACCIDENT INSURANCE

Underwriter: Zurich American
Premium: FY 19 1,819
FY 18 2,049
FY 17 2,049

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 ART - MUSEUM INSURANCE

Underwriter: Willis Fine Art Insurance
Broker: James & Sons
Premium: FY 19 3,380
FY 18 3,380
FY 17 3,380

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

INTERCOLLEGIATE SPORTS ACCIDENT INSURANCE

Carrier: XL Catlin
Agent: Bob McCloskey
Premium: FY 19 144,550
FY 18 123,250
FY 17 127,700

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 19, FY 18, FY 17

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 19 0.2234 (per \$100 of payroll)
FY 18 0.2461
FY 17 0.3116

Coverage is for medical expenses and partial salary compensation.

UNEMPLOYMENT COMPENSATION

Underwriter: State of Ohio, Department of Job & Family Services
Premium: FY 18 89,945
FY 17 107,692
FY 16 97,931

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 18 11,193,792
FY 17 10,144,859
FY 16 9,667,801

Premium: FY 18 Aggregate Stop Loss Premium \$2,064 per month plus a specific Stop Loss Premium of \$104,183 for a total of \$106,247 (monthly). Total annual Stop Loss amount of \$1,274,964. Specific Stop Loss Retention is \$200,000 per individual

FY 17 Aggregate Stop Loss Premium \$2,027 per month plus a specific Stop Loss Premium of \$90,948 for a total of \$92,975 (monthly). Total annual Stop Loss amount of \$1,115,700. Specific Stop Loss Retention is \$200,000 per individual.

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.

Monthly Adm. Fees: FY 18 40,932
FY 17 36,760
FY 16 37,150

Coverage includes hospitalization, medical and major medical.

EMPLOYEE DENTAL, VISION AND PRESCRIPTION DRUG INSURANCE

Underwriter: Delta Dental
Claims: FY 18 621,111
FY 17 572,657
FY 16 577,014

Underwriter: National Vision Administrators
Claims: FY 18 72,531
FY 17 72,065
FY 16 74,250

Underwriter: Medical Mutual of Ohio (Prescription Drugs)
Claims: FY 18 3,683,995
FY 17 3,258,637
FY 16 3,374,794

EMPLOYEE LIFE AND LONG TERM DISABILITY INSURANCE

Premium: FY 18 .11 /\$1000 (Principal Financial)
FY 17 .11
FY 16 .11

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

Underwriter: Sun Life Assurance (Long Term Disability)

Premium: FY 18 .22 /\$1000
FY 17 .22
FY 16 .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-RISK MANAGEMENT &
INSURANCE CONSORTIUM (IUC-RMIC)
COST SUMMARY FOR YOUNGSTOWN STATE UNIVERSITY**

Coverage	FY19	FY18	FY17
CASUALTY			
Administrative Fees	32,560	25,484	21,948
Loss Control/Consulting	19,764	19,557	15,673
\$1M Layer			
Self-Insurance Pool	34,785	41,216	9,512
\$9M Excess Layer			
\$9M x/s 1M	49,755	45,396	48,271
\$15M x/s \$10M	30,751	29,419	31,284
\$25M x/s \$25M	9,441	8,530	9,071
Other Coverage			
Crime	4,689	5,596	3,935
Foreign Liability	827	1,042	1,042
Special Accident	167	167	167
Medical Malpractice	6,861	5,902	6,326
ISOS	1,703	1,340	1,401
Pollution	1,660	3,601	3,601
Cyber	14,920	18,662	17,250
CASUALTY TOTAL	207,883	205,912	169,481
PROPERTY			
Administrative Fees	7,389	7,383	7,060
Auto Physical Damage	6,353	9,574	13,370
Property Pool	19,885	23,650	48,370
Loss Control/Engineering	12,597	11,856	11,503
Primary \$100M Layer	83,272	82,349	125,095
Shared Excess Layers			
\$400M x/s \$100M	13,879	13,725	18,272
\$1.25B x/s \$500M	8,658	8,562	11,662
PROPERTY TOTAL	152,033	157,099	235,332
PROGRAM TOTAL	359,916	363,011	404,813

BUILDING AND CONTENT REPLACEMENT VALUES

Location Name	Total Value	Location Name	Total Value
36 Wood Street	618,000	McDonough Museum of Art	4,782,350
315 Elm St.	580,000	Melnick Hall	3,354,000
Andrews Recreation Center	18,852,000	Meshel Hall	25,082,000
Beeghly College of Education	28,914,880	Moser Hall	44,375,869
Beeghly Center	40,545,880	MVICC	5,607,000
Bliss Hall	54,124,574	Parking Deck M-30	25,680,000
Bookstore/Barnes & Noble	5,000,000	Parking Deck M-60	14,180,000
Cafaro House	16,717,000	Phelps Building	4,801,000
Central Utility Building	10,848,000	Pollock House	4,430,000
Chemical Management	4,089,000	Salata Complex	8,394,000
Chilled Water Storage	2,588,000	Smith Hall	435,000
Christman Dining Hall	4,250,000	Stambaugh Stadium	54,910,000
Clingan Waddell	2,022,000	Stavich Family Bridge	1,896,000
Coffelt Hall	1,213,000	Substation	7,648,000
Courtyard Apartments	24,594,000	Sweeney Hall	2,001,000
Cushwa Hall	56,633,000	Tod Hall	17,374,350
DeBartolo Hall	29,168,000	Track Storage	459,000
Fedor Hall	12,265,000	Veterans Center	1,213,000
Fok Hall	1,037,000	Ward Beecher Hall	63,823,044
Garfield	3,371,000	WATTS	16,484,000
Jones Hall	14,473,000	Weller House	2,416,000
Kilcawley Center	39,640,943	Westinghouse	4,127,000
Kilcawley House	9,472,000	Wick House	2,207,000
Lincoln Building	15,970,000	Williamson Hall	35,662,067
Lyden House	14,319,000		
Maag Library	134,194,000	Total	896,840,957

ASSIGNMENT OF UNIVERSITY VEHICLES

Department	Autos	Trucks	Vans	Other	Total
Athletics			2	6	8
Campus Recreation				3	3
Electronic Maintenance				3	3
Facilities	1	2	8	3	14
Grounds	2	9		16	27
Housing/Facilities		1	2		3
Janitorial Services	1	1			2
Mail Room	1		1	1	3
Motor Pool	3		5	2	10
Movers			1		1
Parking Services	2	8			10
Police	15			2	17
President's Office				1	1
Procurement Services			1		1
Recycling		2			2
Rich Center			1		1
STEM	1			2	3
Telephone Services	2		1		3
Total	28	23	22	39	112

NON-IUC INSURANCE SUMMARY

Coverage	Underwriter	FY 19	FY 18	FY 17
Workers' Compensation Per \$100 in payroll	State of Ohio	0.2234	0.2461	0.3116
Fine Art Museum	Willis	3,380	3,380	3,380
Business Travel Insurance	Zurich	1,819	2,049	2,049
Intercollegiate Sports	XL Catlin	144,550	123,250	127,700
Intercollegiate Lifetime Catastrophic Injury	Lincoln National Life	Paid by NCAA	Paid by NCAA	Paid by NCAA

EMPLOYEE INSURANCE SUMMARY

Coverage	Underwriter	FY 18	FY 17	FY 16
Unemployment Compensation	State of Ohio	89,945	107,692	97,931
Super Med Plus	Medical Mutual	11,193,792	10,144,859	9,667,801
Stop Loss Premium		1,274,964	1,115,700	965,292
Dental	Delta Dental	621,111	572,657	557,014
Vision	National Vision	72,531	72,065	74,250
Rx	Medical Mutual	3,683,995	3,258,637	3,374,794
Administrative Fees	Medical Mutual	491,184	441,120	445,800
Employee Life ¹ Rate per \$1000	Principal Financial	.11	.11	.11
Long Term Disability ¹ Rate per \$1000	Sun Life Assurance	.22	.22	.22
Total		17,427,522	15,712,730	15,182,882
¹ not included in total				