

## Regional Transit Authority

### Excess Workers Compensation 12/20/2025-2027

Terms	Expiring	Option 1	Option 2
Carrier	Midwest Employers	Midwest Employers	Midwest Employers
Payroll Reporting Period	Annual	Annual	Two Year Term
Policy Term	12/20/2023-2024 12/20/2024-2025	12/20/2025-2026	12/20/2025-2026 12/20/2026-2027
Estimated Annual Payroll	\$51,176,132	\$62,672,326	\$62,672,326
Pay Plan	Annual Payment	Annual Payment	Annual Payments
Audit Type	Voluntary	Voluntary	Voluntary
Self-Insured Retention	\$1,000,000	\$1,000,000	\$1,000,000
Specific Limit	Statutory	Statutory	Statutory
Employers Liability Limit Per Occurrence/Aggregate	\$1,000,000	\$1,000,000	\$1,000,000
Total Estimated Policy Premium includes terrorism	\$455,742	\$317,617	\$635,234 *

\*Midwest is offering a two-year term with no renewal submission materials needed if you elect the two-year option when you bind the 2025-2026 renewal.

An annual payroll audit will be required at the end of 2025-2026 and 2026-2027.

If the RTA elects the two-year renewal terms, the 12/20/2026-2027 policy term invoice \$317,617 will be issued in December 2026.

#### Market Responses:

ACE/Chubb	Declined, based on their current evaluation of the risk
Arch	Declined, Insured's operations are outside of appetite
Midwest Employers	Incumbent, offered renewal terms
Safety National	Declined, pricing would be higher than Incumbent's renewal offer