

REGIONAL TRANSIT AUTHORITY
6/1/2022-2023 INSURANCE
EXPIRING VERSUS RENEWAL

	6.1.2021-2022 Expiring Program				6.1.2022-2023 Renewal Program			
Coverage	Company	Limits/Exposure	Premium	Deductible	Company	Limits/Exposure	Premium	Deductible
Property *	Primary \$10m Axis, Hiscox (Lloyds), Beazley, Canopus	Total Insured Value: \$111,146,093 Flood/Earth Movement \$30,000,000 Sublimit Extra Expense - \$1M	\$402,047.33	\$25,000 ea. Occ. Except: Flood in Special Flood Hazard Areas above NFIP maximum, whether purchased or not, subject to \$100,000 as respects Time Element. Flood In All Other Locations \$50,000 per occurrence. Named Storm 2% of 100% value per unit of insurance, subject to a combined minimum of \$100,000	Primary \$10m GenStar, SRU, Canopus, Axis, Beazley, Westchester	Total Insured Value: \$111,146,093 Flood/Earth Movement \$30,000,000 Sublimit Extra Expense - \$1M	\$735,450.40	\$25,000 ea. Occ. Except: Flood in Special Flood Hazard Areas above NFIP maximum, whether purchased or not, subject to \$100,000 as respects Time Element. Flood In All Other Locations \$50,000 per occurrence. Named Storm 3% of 100% value per unit of insurance, subject to a combined minimum of \$100,000
Excess Property	Westchester, Core, Aspen, Evanston (Markel), Great Lakes (Rivington), Endurance (Sompo), Hallmark Specialty, Arch, James River, Arrowhead. AXA (XL) terrorism	Flood \$15,000,000 Sublimit	\$422,954.43 + 8,500.00 B&M + \$12,125.90 terrorism = \$443,580.33	Following primary	Sompo, Evanston (Markel), Core, Great Lakes (Rivington), Hallmark Specialty, Arch, James River, Velocity, Arrowhead AXA (XL) terrorism CNA B&M	Flood \$15,000,000 Sublimit	\$371,066.26 + 9,172.00 B&M + \$12,582.00 terrorism = \$392,820.26	Following primary
Flood **	Wright Flood	Please refer to Flood Schedule – 13 policies	\$41,953.00		Wright Flood	Please refer to Flood Schedule – 13 policies	\$38,868.00	

* See PROPERTY SCHEDULE OF VALUES

** See FLOOD SCHEDULE

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Coverage	Company	Limits/Exposure	Premium	Deductible		Company	Limits/Exposure	Premium	Deductible
Public Entity Errors & Omissions and Employment Practices Liability	AIG Specialty non admitted	\$5,000,000 Per Wrongful Act subject to \$5M Aggregate	\$105,405.71	\$100,000 Each Loss		AIG Specialty non admitted	\$5,000,000 Per Wrongful Act subject to \$5,000,000 Aggregate	\$104,123.39	\$100,000 Each Loss
Crime	National Union admitted	Employee Theft \$1M Forgery/Alteration \$1M On Premises Theft \$500K On Prem Burglary \$500K Outside Premises \$500K Computer Fraud \$1M Funds Transfer Fraud \$1M Money Ords & Counterfeit Paper Currency \$1M	\$7,009.20	\$25,000 \$25,000 \$7,500 \$7,500 \$7,500 \$25,000 \$25,000 \$25,000		National Union admitted	Employee Theft \$1M Forgery/Alteration \$1M On Premises Theft \$500K On Prem Burglary \$500K Outside Premises \$500K Computer Fraud \$1M Funds Transfer Fraud \$1M Money Ords & Counterfeit Paper Currency \$1M	\$7,009.20	\$25,000 \$25,000 \$7,500 \$7,500 \$7,500 \$25,000 \$25,000 \$25,000
OCS	Markel-admitted Starr-admitted RSUI (Landmark) non admitted	\$29,060,797 TIV \$5,000,000 \$3.5m p/o \$7m xs \$5m \$3.5m p/o \$7m xs \$5m Excludes flood	\$207,546.00 \$ 31,263.00 <u>\$ 51,743.48</u> \$290,552.48	\$10,000 per occ \$50,000 earthquake NWS: 2% of the total values involved in the loss with a \$100k minimum		Markel-admitted Starr-non admitted RSUI (Landmark) non admitted	\$29,060,797 TIV \$5,000,000 \$3.5m p/o \$7m xs \$5m \$3.5m p/o \$7m xs \$5m Excludes flood	\$248,995.00 \$ 53,735.63 <u>\$ 67,746.73</u> \$370,477.36	\$10,000 per occ \$50,000 earthquake NWS: 2% of the total values involved in the loss with a \$100k minimum
		Premium excluding Flood Flood Premium Total Renewal Premium	\$1,248,595.05 \$ 41,953.00 \$1,290,548.05				Premium excluding Flood Flood Premium Total Renewal Premium	\$1,609,880.61 \$ 38,868.00 \$1,648,748.61	