

REGIONAL TRANSIT AUTHORITY
6/1/2026-2027 INSURANCE
EXPIRING VERSUS RENEWAL

	6.1.2025-2026 Expiring Program					6.1.2026-2027 Renewal Program			
Coverage	Company	Limits/Exposure	Premium	Deductible		Company	Limits/Exposure	Premium	Deductible
Property	Lexington, Beazley, Swiss Re Lloyds, Sompco, Rivington, Core, RiskSmith, WRB, Arch, Ategrity, Arrowhead Evanston terrorism CNA/Natl Fire B&M	Total Insured Value: \$127,433,894 Flood/Earth Movement \$30,000,000 Sublimit Extra Expense - \$1M	\$1,273,429.47 + 11,033.00 B&M + 14,679.00 terrorism = \$1,299,141.47	\$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		Lexington, Beazley, Swiss Re London, Ategrity Rivington/Texas, Sompco/Endurance Core/Starstone, Markel/Evanston, Nautilus Jupiter/Amherst Arch, Arrowhead Hiscox terrorism CNA/Nat'l Fire B&M	Total Insured Value: \$135,308,894 Flood/Earth Movement \$30,000,000 Sublimit Extra Expense - \$1M	\$1,066,154.64 + 11,992 B&M + 13,630.50 terrorism = \$1,091,777.14	\$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.
OCS	Markel/Evanston Starr Surplus Axis Surplus Landmark/RSUI	\$29,060,797 TIV \$5,000,000 \$3.5m p/o \$7m xs \$5m \$1.0m p/o \$7m xs \$5m \$2.5m p/o \$7m xs \$5m Excludes flood	\$303,484.13 \$ 62,910.00 \$ 42,688.63 <u>\$ 53,023.69</u> \$462,106.45	\$10,000 per occ \$50,000 earthquake NWS: 5% of the total values involved in the loss with a \$250k minimum		Markel/Evanston Starr Surplus Axis Surplus Landmark/RSUI	\$29,060,797 TIV \$5,000,000 \$3.5m p/o \$7m xs \$5m \$2.31m p/o \$7m xs \$5m \$1.19m p/o \$7m xs \$5m Excludes flood	\$242,204.00 \$ 60,813.00 \$ 52,425.00 <u>\$ 27,261.00</u> \$382,703.00	\$10,000 per occ \$50,000 earthquake NWS: 5% of the total values involved in the loss with a \$250k minimum
Flood	Wright Flood	Please refer to Flood Schedule – 12 policies	\$39,891.00			Wright Flood	Please refer to Flood Schedule – 12 policies	\$39,891.00	

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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	\$5,000,000 Per Wrongful Act subject to \$5M Aggregate	\$100,799.64	\$100,000 E&O \$100,000 EPLI		AIG Specialty	\$5,000,000 Per Wrongful Act subject to \$5,000,000 Aggregate	\$123,365.29	\$100,000 E&O \$250,000 EPLI
Crime	National Union	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	\$7,788.00	\$25,000 \$25,000 \$7,500 \$7,500 \$7,500 \$25,000 \$25,000 \$25,000		National Union	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	\$7,788.00	\$25,000 \$25,000 \$7,500 \$7,500 \$7,500 \$25,000 \$25,000 \$25,000
Parametric	Fortegra Specialty, Palms Specialty, Lloyds	\$4,000,000 per occurrence/aggregate	\$243,252.00	N/A		Fortegra Specialty, Palms Specialty, Lloyds	\$4,000,000 per occurrence/aggregate	\$231,194.25	N/A
		Premium excluding Flood Flood Premium Total Renewal Premium	\$2,113,087.56 \$ 39,891.00 \$2,152,978.56				Premium excluding Flood Flood Premium Total Renewal Premium	\$1,836,827.68 \$ 39,891.00 \$1,876,718.68	