ATTACHMENT A

Options, Premiums and Loss History

Public Entity Program Insurance Premium and Proposed Options

	CURRENT	OPTIONS (Estimated)					
	PROGRAM	Α	В	С			
Self-Insured Retention	\$8.0 mil rail, \$10.0 mil bus & other non-rail	\$8.0 mil rail, \$10.0 mil bus & other non-rail	\$8.0 mil rail, \$10.0 mil bus & other non-rail	\$10.0 mil Combined rail, bus & other			
Quota Share	50% bus in primary layer + \$2.5M x \$22.5M	50% bus in primary layer + \$2.5M x \$22.5M	50% bus in primary layer + \$2.5M x \$22.5M	50% in primary layer			
Limit of Coverage	\$250 mil	\$250 mil	\$300 mil	\$300 mil			
Terrorism Coverage	Yes	Yes	Yes	Yes			
Premium	\$14.5 mil	\$17.8 mil	\$18.9 mil	\$15.6 mil*			

*Plus \$2.75M if losses exceed contract amount

Premium History for Excess Liability Policies Ending in the Following Policy Periods

	2013/2014	2014/2015	2015/2016	2016/2017	2017/2018	2018/2019	2019/2020	2020/2021
Self-Insured Retention	\$7.5 mil	\$7.5 mil	\$7.5 mil	\$7.5 mil	\$7.5 mil	\$8.0 mil	\$8.0 mil	\$8/\$10 mil
Insurance Premium	\$3.6 mil	\$3.7 mil	\$3.6 mil	\$3.7 mil	\$4.1 mil	\$4.1 mil	\$6.2 mil	\$14.5 mil
Claims in Excess of Retention	1	1	0	2	1	1	1	0
Estimated Amount in Excess of Retention	\$1.3 mil	\$0	\$0	\$10.0 mil	TBD	TBD	TBD	TBD