

Proposed Public Entity Liability Carriers and Program Structure

Marsh USA, LLC Liability Insurance Summary 2026-2027 Los Angeles County Metropolitan Transportation Authority				
Excess Limit	Layer(s)		Participation	Carrier
\$300M	\$35 xs \$265M		\$5,000,000	Lloyds (Aspen)
			\$2,500,000	Lloyds (Convex)
			\$4,000,000	Lloyds (Ascot)
			\$6,000,000	Lloyds (Inigo)
			\$2,500,000	Lloyds (Argo)
			\$5,500,000	ARK
			\$7,000,000	Helix
			\$2,500,000	Lloyds (Arcadian)
\$265M	\$10M xs \$255M		\$10,000,000	Lloyds (Munich Re)
\$255M	\$40M xs \$215M		\$10,000,000	Liberty Specialty
			\$10,000,000	Chubb Bermuda Ins Ltd
			\$10,000,000	AIG
			\$10,000,000	AWAC
\$215M	\$30M xs \$185M		\$7,500,000	Lloyds (Hiscox)
			\$5,000,000	Lloyds (Convex)
			\$10,000,000	Lloyds (Argo)
			\$5,000,000	Lloyds (Munich Re)
			\$2,500,000	Rokstone
\$185M	\$75 xs \$110M		\$7,500,000	Lloyds (Aspen)
			\$7,500,000	Lloyds (Apollo)
			\$5,000,000	Lloyds (Ascot)
			\$7,500,000	Lloyds (Canopius)
			\$5,000,000	Lloyds (Argo)
			\$7,500,000	Hamilton
			\$15,000,000	XL Bermuda Ltd.
			\$2,500,000	Lloyds (Convex)
			\$12,500,000	Lloyds (Inigo)
\$5,000,000	Lloyds (Vantage)			
\$110M	\$17.5M xs \$92.5M		\$5,000,000	(Lloyds (Munich Re)
			\$2,500,000	Lloyds (Apollo)
			\$10,000,000	Hamilton
\$92.5M	\$17.5M xs \$75M		\$7,500,000	Sompo
			\$5,000,000	Ark
			\$5,000,000	Helix
\$75M	\$10M xs \$65M		\$10,000,000	AXA XL
\$65M	\$5M xs \$60M		\$5,000,000	Bowhead
\$60M	\$10M xs \$50M		\$15,000,000	AWAC
\$50M	\$10M xs \$40M		\$10,000,000	Great American
\$40M	\$15M xs \$25M		\$2,500,000	Lloyds (Hiscox)
			\$2,000,000	Lloyds (MAP)
			\$2,500,000	Lloyds (Inigo)
			\$1,000,000	Lloyds (Ascot)
			\$1,000,000	Lloyd's (Argenta)
			\$2,500,000	Lloyds (QBE)
			\$2,000,000	ARK
			\$1,500,000	Helix
\$25M	\$17M Rail - /Queens Island	\$12.5M Bus/All Other - Gemini/Upland	\$17,000,000	Queens Island Rail Quota Share w/Metro 50%
			\$2,500,000	Self-Insured
			\$5,000,000	Upland Specialty Quota Share w/Metro 50%
			\$5,000,000	Gemini Quota Share w/Metro 50%
	\$8M Rail SIR Per Occurrence			
	\$12.5M Bus/All Other SIR Per Occurrence			
Including Public Officials/EPLI – Excess \$75M excluding Public Officials/EPLI				