



METROPOLITAN WASHINGTON AIRPORTS AUTHORITY

IFB No. 1-18-C087 Insurance Broker Services

April 3, 2018

Questions and Answers

Notice: Questions may have been edited for clarity and relevance.

1. Question: As a privately held firm our financials are generally not released publicly. We will require an executed NDA (Non-Disclosure Agreement) specific to the financials, be executed prior to submitting our proposal. Is that acceptable and can we provide an NDA to MWAA Procurement for review and execution next week?

Answer: The Authority will not agree to sign an NDA (Non-Disclosure Agreement) specific to financials prior to the receipt of technical proposals. In accordance with the terms of Section V, Provision 06, PRE-AWARD SURVEY, the apparent lowest responsive bidder shall furnish financial and other information to the Contracting Officer only when requested. Financial data submitted will not form a part of the resulting contract and will not be disclosed. See Section V, Solicitation Provision 17, Restriction on Disclosure and Use of Data. See link to the Airports Authority Freedom of Information Policy for details:
http://www.mwaa.com/sites/default/files/freedom_of_information_policy.pdf

2. Question: Regarding Section V7, #19 – Site Investigation. What is the process and timeline for requesting a site investigation visit?

Answer: The Authority concluded that a site investigation was not necessary given the nature of the work and therefore was not included as part of the pre-bid process.

3. Question: Regarding State of Work, Page 12, #2, Contractor Provided Resources, a. Vehicle for Aviation OCIP Risk Control Program Director; please provide specifications for the contractor provided vehicles.

Answer: The Contractor should provide a vehicle that is able to access the variable terrain located on the various construction sites.

4. Question: Regarding Exhibit B, zip code reference - local area of trade. Does this apply only for LDBE compliance or does it also apply to local staff requirements?

Answer: The zip code reference applies to LDBE compliance only.

5. Question: Section VII-3, #15. Liability Insurance, A. This wording needs to be added to this provision; "Notwithstanding the foregoing, Contractor advises its Professional Liability Errors and Omissions insurance is written by a Captive, domiciled in Vermont, USA that has not been rated by A.M. Best Company or other NRRO."

Answer: See Amendment 003.

6. **Question:** What are the last Five Year Property premiums, Total Insurable Values, S.I.R.'s, and Underwriting Company?
- Answer:** Not applicable. This information is not necessary to submit a technical proposal as this solicitation is a broker service fee arrangement in exchange for the specialized advice and consultations required of the Broker of Record.
7. **Question:** Who is the incumbent broker and how long have they been the broker for MWAA?
- Answer:** Since July 2011, Aon Risk Services has been the incumbent for property insurance and USI Insurance Services (formerly Wells Fargo Insurance Services) for casualty insurance.
8. **Question:** Please provide broker compensation for the past 5 years, either in the form of commissions and/or fees and/or a combination of the prior two areas. The reason we ask this question is to understand what the level of service which has been required by the aviation authority to service the needs of the aviation authority. This will assist in helping us to understand the level of service we will need to commit to satisfy the aviation authority's future needs.
- Answer:** The property insurance broker services under the current contract were valued in the not-to-exceed amount of \$654,000.00 for a four year base term and two one-year options -- see MWAA Board Resolution 11-18, adopted July 6, 2011 (available at MWAA.com). The broker services for the casualty program were valued in the not-to-exceed \$2,534,000.00 over six years--see Board Resolution 11-17, adopted July 6, 2011 (available at MWAA.com).
9. **Question:** Please provide current copies for all policies so that we can identify areas where there may exist under-insurance, over-insurance, or where the aviation authority may be uninsured.
- Answer:** The information requested is not applicable/necessary to respond to the solicitation.
10. **Question:** Who will be evaluating the written responses from a position standpoint only; this will assist us in helping to tailor our response to what positions will be sitting on the evaluation committee.
- Answer:** Submit technical proposals in accordance with the Statement of Work and Evaluation Criteria and Proposal Submission Requirements.
11. **Question:** What is the motivation for the issuance of the current RFP? is it because it is simply time to go out to RFP or are serious considerations being given to a new set of eyes, ideas, and potential improvements.
- Answer:** The current contracts are expiring. This insurance broker services solicitation and every previous insurance broker services solicitation is taken seriously as the solicitation process is the Airports Authority's opportunity for seeking a fresh perspective.
12. **Question:** List of any underinsured or not insured losses sustained by the Authority in the last five years.
- Answer:** See answer to Question 9.

- 13. Question:** Attachment 01 – Page 8 –s. – Advise how many Risk Management training classes are expected including possible subject matter.
- Answer:** The risk management related training is requested on an as needed basis. Anticipate two to four classes annually. Possible subject matter may include contractual risk transfer or insurance policy coverage.
- 14. Question:** As respects airport liability please advise current retention level.
- Answer:** This information is not necessary to submit a proposal. The Airport Owners and Operators General Liability policy has a Two Hundred Thousand Dollars (\$200,000) each occurrence deductible.
- 15. Question:** How are claims handled within the retention?
- Answer:** Claims associated with the Airport Owners and Operators General Liability policy are handled by the carrier in consultation with the Risk Management Department.
- 16. Question:** Please advise approximate number of additional meetings that might be requested if needed.
- Answer:** Not including meetings necessary for insurance policy renewals, the approximate number of additional meetings is six (6) annually.
- 17. Question:** Will MWAA give serious consideration to three different programs, Property, OCIP, and Rail as it will dramatically increase competition and raise greatly MWAA's ability to secure the best possible insurance programs for the authority?
- Answer:** No. The Risk Management Department has given very serious consideration to the structure of the insurance broker services. It is more beneficial to have one insurance broker manage the operational and construction programs to ensure there are no gaps in coverage. The insurance broker services for the Rail Project construction insurance program is being solicited separately because the Rail Project is federally funded and is required to meet Federal Transit Administration solicitation and contractual requirements.
- 18. Question:** Section VII-4, #4 Professional Liability (Errors & Omissions) and Section VII-4&5, #5 Professional Liability (Tech E&O...); in #5.b. #'s 1 to 14 are a part of the Professional Liability E&O coverage required by #4 so we will move those 14 items to #4 from #5. We would then also change the name of the coverage required by #5 to "Cyber Liability, Network Security/Privacy Liability to represent the coverages in #5.b.15 inclusive of #5.c.1 to 10. To confirm, these coverages are provided as required, they just show on the 2 policies as we have described them above. Please confirm that this is acceptable.
- Answer:** No. Offerors are required to provide evidence of Professional Liability (Errors & Omissions) and Professional Liability (Technology Errors & Omissions and Network Security/Privacy Liability) insurance. The former is required for the Offeror's professional insurance broker services. The latter is required for the Offeror's technological errors and omissions associated with their electronic wrap-up information system and network security/privacy liability (cyber) exposures associated with the Offeror's electronic wrap-up information system and Offeror's employees accessing and using the Airports Authority's computer systems, network, and risk management information system and having access to personally identifiable information and health information.

19. Question: Section VII-4, #4.d. and Section VII-6, #5.h. – Both of these provisions require Waiver of Subrogation wording for the Professional and Cyber coverages. This is typically not granted by carriers writing this coverage. Is this subject to discussion?
- Answer: See Amendment 003. Some insurance carriers grant this requirement. The Waiver of Subrogation will be deleted for both Professional Liability requirements.
20. Question: Section VII-5, #5.f. – Request for Additional Insured for Vicarious Liability. This is typically not granted by carriers writing this coverage. Is this subject to discussion?
- Answer: No. In the dynamic technology insurance space, the Additional Insured for Vicarious Liability is typically granted by insurance carriers. In fact, some insurers are now including this as part of the policy without the need for issuing an endorsement to the policy.
21. Question: Section VII-6, #5.g. – Our policy does not contain an insured vs. insured exclusion so no need for policy to be amended.
- Answer: That statement is acceptable. This proves that the technology insurance space is dynamic and adapting to the needs and requirements of insureds.
22. Question: Can we obtain currently valued loss runs on the following lines: Airport Liability policies?
- Answer: See answer to Question 9.
23. Question: Some brokers collect fees and contingent revenue in addition to their proposed retail fee when using their proprietary insurance programs. If a broker uses their proprietary programs to place MWAA's policies and is allowed to keep all revenue which could include commissions paid by MWAA, commissions received from carriers for the placement of coverage for these programs, including underwriting fees (AUS), business service fees (ABS), contingent commissions, or managing general agent fees, and all other revenue paid as result of those programs; then evaluation of the Step 2 pricing against all other responding brokers who go directly to the marketplace will be inequitable. Some brokers also often use owned or non-owned wholesalers and/or intermediaries unnecessarily when approaching domestic markets. Will MWAA require full disclosure in all proposing brokers' Step 2 pricing proposal of any and all probable underwriting fees, programmatic fees and other commissions they anticipate collecting as a result of using their own program?
- Answer: Treatment of insurance broker fees is addressed in the Statement of Work, Section 2.5, Additional Information, and on the Price Schedule in the Notices section. All commissions for policies placed directly with insurers or intermediaries and any other compensation provided by those insurers or intermediaries to the Broker of Record must be reported to the Airports Authority and immediately credited toward the agreed upon pricing in the Price Schedule. An annual disclosure report is also required. The term "intermediary" is also defined.
24. Question: Will MWAA require full disclosure in all responding brokers' Step 2 pricing as to probable contingent commissions when a broker intends to use an owned wholesaler or intermediary?
- Answer: See answer to Question 23.

- 25. Question:** What is the expected construction value for the Aviation OCIP?
- Answer:** The 2018 budget for the Aviation Enterprise Capital Construction Program expenditures totals \$312.6 Million. The 2018 budget for the Dulles Corridor Enterprise Capital Improvement Program Other than Rail expenditures is \$52.0 Million. The 2015-2024 CCP provides for planning, design, and construction of certain facilities at both airports that are included in the Master Plan. The 2015-2024 CCP is expected to take ten years from the beginning of construction to complete at both airports. The 2015-2024 CCP for Ronald Reagan Washington National Airport is approximately \$1.2 Billion. The 2015-2024 CCP for Washington Dulles International Airport is approximately \$638 Million. The combined 2015-2024 CCP for the airports is approximately \$1.838 Million.
- 26. Question:** What is the expected construction value for the Rail OCIP?
- Answer:** The Phase 2 Metrorail Project forecasted budget is \$2.778 Billion.
- 27. Question:** Is it possible to get a scrubbed OCIP GL loss run for each existing program to view the current claim activity?
- Answer:** See answer to Question 9.
- 28. Question:** If a new broker is selected, what project information can the awardee expect to receive from the incumbent? What format will the historical data be provided in?
- Answer:** An awardee can expect to receive from the incumbent all relevant information. Regarding transfer of OCIP enrollment information, the awardee can expect to receive all relevant information to continue the OCIP administrative functions. It is expected that the two parties will work out the technical details and formats for the transference of historical data.
- 29. Question:** Can we review current insurance premiums?
- Answer:** See attached.
- 30. Question:** Will both solicitation awards be made at the same time?
- Answer:** Yes.
- 31. Question:** Please confirm that one full-time equivalent Risk Control Professional is required for each OCIP, Rail and Aviation. Please confirm that the same Risk Control Professional cannot be used for both programs.
- Answer:** Yes, each contract requires at least one full-time equivalent OCIP Risk Control professional. The same Risk Control professional cannot be used for each contract.
- 32. Question:** Please confirm that one half full-time equivalent OCIP Administrative Professional is required for each OCIP, Rail and Aviation. Please confirm that one full-time equivalent OCIP Administrative Professional can be provided to meet the requirements for OCIP, Rail and Aviation.
- Answer:** Yes, each contract requires at least one half full-time equivalent OCIP Administrative professional. If the Offeror is awarded both contracts, it would be acceptable for the same OCIP Administrative professional to provide the services required on each contract.

- 33. Question:** In 3.0 of the Statement of Work, if multiple account executives are provided, do all account executives have to meet both minimum qualifications c. and d.?
- Answer:** The preference is for one account executive with well-grounded experience; however, it will be acceptable for an Offeror to propose two account executives with at least one meeting the minimum qualifications.
- 34. Question:** What is the total compensation including fees and or commissions paid to the current provider(s) for each of the outlined scope of services?
- Answer:** See answer to Question 8.
- 35. Question:** What are the incumbent broker's hourly rates for Safety and Loss Prevention Services, Claims Services, and OCIP Administration Services for the outlined scope of services?
- Answer:** The incumbent's hourly rates are considered business confidential information and are not disclosed. Please reference the structure of the current Price Schedule, Section III of the Solicitation as the structure of pricing is not based on hourly rates.
- 36. Question:** What is the motivation for this RFP?
- Answer:** The current contracts are expiring. The Airports Authority's lease with the federal government requires the organization to consult with an independent qualified risk management consultant on the structure of transferring risk to commercial insurers. The insurance broker serves as the Airports Authority's broker of record to act as advisor, consultant, and professional insurance broker.
- 37. Question:** Are there key things you are looking for in your search in possibly selecting a new vendor, either you are receiving now or would like to be?
- Answer:** See answer to Questions 11 and 36.
- 38. Question:** Can you please provide clarity to the existing relationship? Who is responsible for what lines and the time with each relationship?
- Answer:** See answer to Question 7.
- 39. Question:** Are you looking to consolidate to one brokerage relationship vs the current structure of two brokers?
- Answer:** See answer to Question 17. The Authority seeks to award two contracts to provide insurance broker services, which include obtaining insurance policies for Phase 2 of the Dulles Corridor Metrorail Project and the Metropolitan Washington Airports Authority's Operational and Construction Insurance Programs. Each solicitation will be evaluated separately.
- 40. Question:** We are looking for a better understanding of current compensation arrangement – share the approximate annual fees paid on historical basis over the last 3 years
- Answer:** See answer to Question 8.
- 41. Question:** Do future project developments warrant additional compensation via commissions on placements? Could you provide any clarity to what those might be that may require new or additional insurance?
- Answer:** The contracts do not allow the insurance broker to earn additional compensation via commissions or any other compensation provided by insurers or

intermediaries for insurance policy placements. At this time, no new or additional insurance has been contemplated; however, the Airports Authority relies on the insurance broker to act as advisor, consultant, and professional insurance broker on the structure of transferring risk to commercial insurers and based on the professional services of the insurance broker, the Airports Authority may request the placement of new or additional insurance.

42. Question: Could you please provide more insight to the FTE positions required – which firm currently staffs those employees, what is current tenure of those employees - has there been turnover in those employees, would you like to keep those individuals in place if a new broker is chosen, would they be available to be hired if current employer not selected?

Answer: The incumbent currently staffs these employees. Approximate tenure for the Aviation OCIP is four (4) years and the Rail OCIP is two (2) years. Availability of current employees is subject to each Offeror's plan and current employer's employment agreements.

43. Question: Who is the incumbent?

Answer: See answer to Question 7.

44. Question: What are areas of improvement that the Authority is looking for?

Answer: No specific areas of improvement sought at the present time. The Risk Management Department values the responsiveness of the insurance broker. The majority of issues are handled by the well-grounded experienced personnel in the Risk Management Department, but when it becomes necessary to reach out to the insurance broker for advice and consultation, time is of the essence. A responsive insurance broker is the key to the success of the Risk Management Department, the Airports Authority and ultimately the insurance broker.

45. Question: What are the top three concerns that the Authority has?

Answer: The Airports Authority expects the Broker of Record to make recommendations for the most cost effective advantageous program which provides the highest level of coverage at the best possible price to meet the corporate goals. The four corporate goals are cost, revenue, customers, and people. Cost: Manage cost to realize operational efficiencies. Revenue: Grow revenue to keep the Airports Authority competitive. Customers: Create customer satisfaction for all stakeholders. People: Foster employee engagement as employer of choice.

46. Question: Can an LDBE submit with multiple primaries?

Answer: The LDBE requirement for solicitation 1-18-C087 is 20%. The resulting contract will be awarded to one prime contractor who must comply with the 20% LDBE requirement. The prime contractor may designate more than one LDBE subcontractor providing that overall 20% requirement is met.

47. Question: What were the five largest claims over the last three years and how were the handled?

Answer: See answer to Question 9. All claims are managed by the Risk Management Department.

- 48. Question:** The price sheet has maximum amounts stated. Given the fact that expansions are planned at both airports, is it possible that the numbers will be modified?
- Answer:** The Price Schedule includes estimated insurance premiums for the base period and option years. Additional funding for insurance premiums will be added through contract modification if needed. Broker of Record Services and Aviation or Rail OCIP Administrative Services for base period and option years shall be priced based on the published Statement of Work.
- 49. Question:** The RFP requires certain levels of coverages. Do these coverages need to be in place at time of RFP submittal or upon award?
- Answer:** If your question relates to level of Liability Insurance coverage, Section VII Provision 15, you must submit the completed Insurance Affidavit located in Section X, Attachment 03 with your proposal. If your question relates to addressing the Minimum Qualifications, the Offeror shall submit evidence of insurance for the insurance coverages and limits as detailed in the Minimum Qualifications section only. Contractual insurance compliance will be addressed pre-award with apparent successful offeror.
- 50. Question:** We propose a change to Section VII, Provision 15, Liability Insurance.
- From:**
- C. All of the policies required of the Contractor shall be primary and the Contractor agrees that any insurance, including self-insurance, whether primary, excess, or on any other basis, maintained by the Airports Authority shall be non-contributing with respect to the Contractor's insurance.
- Suggested Change:**
- The Commercial General Liability and Business Auto Liability required of the Contractor shall be primary and the Contractor agrees that any insurance, including self-insurance, whether primary, excess, or on any other basis, maintained by the Airports Authority shall be non-contributing with respect to the Contractor's insurance.
- Answer:** No change will be made to the referenced provision.
- 51. Question:** Proposed change to Section VII, Provision 15, Liability Insurance.
- From:**
- G. Insurance Coverage and Minimum Limits
2. Commercial Automobile Liability
- Suggested Change:**
2. Business Automobile Liability
- Answer:** See Amendment 003.
- 52. Question:** Proposed change to Section VII, Provision 15, Liability Insurance. Professional Liability (Errors & Omissions)
- From:**
- d. Waiver of Subrogation: Coverage shall include a waiver of subrogation provision to waive all rights of recovery under subrogation or otherwise against the Airports Authority.

e. A copy of the policy shall be provided to the Airports Authority upon its request.

Suggest Change:

Deletion of sections d. and e.

Answer: For Section 15.G.4.d., see answer to Question 19. For Section 15.G.4.e., No change will be made to the referenced provision.

53. Question: Proposed change to Section VII, Provision 15, Liability Insurance.

Professional Liability (Technology Errors & Omissions and Network Security/Privacy Liability)

From:

b. The technology errors and omissions coverage exposures shall include, but not be limited to:

(14) Media content (media liability coverage);

(15) Network security breaches, network extortion threats, crisis management expense, and negligent acts, errors, mistakes, and omissions arising out of the work or services performed by Contractor, or any person employed or contracted by Contractor.

Suggested Changed:

Deletion of (14)

(15) Network security breaches, crisis management expense, and negligent acts, errors, mistakes, and omissions arising out of the work or services performed by Contractor, or any person employed or contracted by Contractor.

Answer: No change will be made to referenced provision.

54. Question: Proposed change to Section VII, Provision 15, Liability Insurance.

c. The network security/privacy liability coverage exposures shall include, but not be limited to:

From:

(3) Subject to the terms and conditions of the policy, Dishonest, fraudulent, malicious, or criminal use of a computer system by a person, whether identified or not, and whether acting alone or in collusion with

Suggested Change:

(3) Subject to the terms and conditions of the policy, Dishonest, fraudulent, malicious, or criminal use of a computer system by a person, whether identified or not, and whether acting alone or in collusion with other persons, to affect, alter, copy, corrupt, delete, disrupt, or destroy a computer system or obtain financial benefit for any party or to steal or take electronic data;

Answer: See Amendment 003. This specific change is not necessary. However, “subject to the terms and conditions...” is being addressed.

55. Question: Proposed change to Section VII, Provision 15, Liability Insurance.

From:

(9) Coverage shall not exclude the Airports Authority's notification and crisis management costs, identity theft monitoring and regulatory defense;

Suggested Change:

(9) Coverage shall not exclude the Airports Authority's notification and crisis management costs, identity theft monitoring and regulatory defense; subject to the terms, conditions, and exclusions of the policy and if due to the Contractor's wrongful acts;

Answer: See answer to Question 54.

56. Question: Proposed change to Section VII, Provision 15, Liability Insurance.

From:

f. Additional Insured for Vicarious Liability: The Metropolitan Washington Airports Authority shall be included as an Additional Insured for Vicarious Liability as in respects to the Contractor's actions on behalf of the Airports Authority.

g. Amend Insured v. Insured Exclusion: The policy shall have the "Insured v. Insured" exclusion amended to allow an "Additional Insured" to bring an action against the "Named Insured".

h. Waiver of Subrogation: Coverage shall include a waiver of subrogation provision to waive all rights of recovery under subrogation or otherwise against the Airports Authority.

Suggested Change:

Deletion of section f. g., and h.

Answer: See Amendment 003. For Section 15.G.5.f. and Section 15.G.5.g., No, see answer to Questions 20 and 21. For Section 15.G.5.h, Yes, see answer to Question 19.

57. Question: There are some large claims incurred by Transit in the last three years, can we receive a description of such and how the claims were adjudicated?

Answer: This information is not necessary to submit a proposal. The Airports Authority is not Transit.

58. Question: What are the three top concerns of the Authority?

Answer: See answer to Question 45.

59. Question: What are the areas of improvement in both service and deliverables desired by the Authority?

Answer: See answer to Question 44.

60. Question: Is there a chance to receive an extension on the RFP submittal date?

Answer: See Amendments 001, 002 and 003.

- 61. Question:** Do the insurance requirements need to be in place by RFP submittal or award date?
- Answer:** A Certificate of Insurance will be requested from the apparent successful bidder(s) during the pre-award process. See answer to Question 49.
- 62. Question:** Will the value of the contract see any change given any changes to the scope of work?
- Answer:** No changes to the Statement of Work are anticipated at this time.
- 63. Question:** How many hours are represented by the \$23M figure?
- Answer:** The \$23M figure is the estimated insurance premiums for the contract base period which is a three-year term. The annual estimated insurance premiums for the operational insurance policies are \$6,119,495. The overall estimated insurance premiums for either OCIP are \$5,268,590.
- 64. Question:** How many hours were spent in the last two years (man hour labor)?
- Answer:** For the Aviation OCIP Administrative Services, one full-time equivalent (1.0 FTE) for the Risk Control professional and one half full-time equivalent (0.5 FTE) for the Administrative professional. For the Rail OCIP Administrative Services, one full-time equivalent (1.0 FTE) for the Risk Control professional and one half full-time equivalent (0.5 FTE) for the Administrative professional.

**Metropolitan Washington Airports Authority
Property & Operational Casualty Insurance Program Renewal
October 2017-2018**

Insurance Program	2016 Premium	2017 Premium	% Change (Premium)
Property Program	\$2,960,000	\$2,966,706	0.2%
Casualty Program	\$2,297,846	\$2,181,753	-5.1%
Total Insurance Program Premiums	\$5,257,846	\$5,148,459	-2.1%
		-\$109,387	

Notes:

Premiums include VA Surplus Lines Tax and Assessment Fee, as applicable.

**Metropolitan Washington Airports Authority
Property Insurance Program Renewal
October 2017-2018**

Line of Business	Carrier	2017 Limits	2017 Retentions	2016 Premium	2017 Premium	% Change (Premium)
Property (includes Builders Risk)	AIG	\$1,500,000,000	\$100,000	\$2,450,000	\$2,476,150	1.1%
Terrorism	AIG	\$1,500,000,000	\$100,000	\$385,000	\$385,000	0.0%
Total				\$2,835,000	\$2,861,150	0.9%
Chemical, Biological, Radiological, Nuclear	XL Catlin	\$10,000,000	\$500,000	\$125,000	\$105,556	-15.6%

Total Premiums				\$2,960,000	\$2,966,706	0.2%
					\$6,706	

Notes:

Total Insured Value increased 1.0% over 2016 value.

**Metropolitan Washington Airports Authority
Operational Casualty Insurance Program Renewal
October 2017-2018**

Line of Business	Carrier	2017 Limits	2017 Retentions	2016 Premium	2017 Premium	% Change (Premium)
Airport Owners and Operators Liability	Chubb (ACE) + Lloyd's	\$1,000,000,000	\$200,000	\$528,470	\$528,470	0.0%
War/TRIPRA	Chubb (ACE) + Lloyd's	\$750,000,000	\$200,000	\$75,198	\$75,198	0.0%
Total Airport Owners Liability				\$603,668	\$603,668	0.0%
Workers' Compensation (includes International WC)	Liberty Mutual	VA Statutory	\$500,000	\$709,295	\$730,574	3.0%
Law Enforcement Liability	QBE Specialty	\$10,000,000	\$1,000,000	\$83,373	\$80,238	-3.8%
Public Officials (D&O / EPL)	AIG	\$10,000,000	\$1,000,000	\$211,234	\$195,255	-7.6%
Public Officials (Side A)	XL	\$10,000,000	\$0	\$115,500	\$109,500	-5.2%
Fiduciary Liability	Chubb	\$5,000,000	\$0	\$20,200	\$20,589	1.9%
Crime	AIG	\$10,000,000	\$75,000	\$27,675	\$27,887	0.8%
Network Security & Privacy	ACE	\$10,000,000	\$250,000	\$108,956	\$110,766	1.7%
Business Travel Accident 3-yr term 10/2015-2018 pre-paid Premium was \$9,745 paid in 2015	AIG	\$1,000,000	\$0	\$0	\$1,000	
Special Crime 3-yr term 10/2017-2020 pre-paid Previous 3-yr term \$15,212 (-16%)	Hiscox	\$10,000,000	\$0	\$0	\$12,797	
Pollution 2-yr term 10/2016-2018	Chubb	\$10,000,000	\$100,000 BI/PD \$250,000 Cleanup	\$121,372	\$0	
Physical Damage Fire Dept Vehicles & Equipment	American Alternative	Stated Value	\$1,000	\$45,128	\$45,076	-0.1%
Toll Road & Rail Phase 1 Pollution 10-yr term 8/2010-2020 Premium was \$730,271 paid in 2010	ACE	\$25,000,000	\$100,000	\$0	\$0	
Toll Road & Rail General Liability	Liberty Chubb (ACE) Great American	\$51,000,000	\$25,000	\$251,445	\$244,403	-2.8%
Total Premiums				\$2,297,846	\$2,181,753	-5.1%
					-\$116,093	

Notes:

Premiums include VA Surplus Lines Tax and Assessment Fee, as applicable.

**Metropolitan Washington Airports Authority
Aviation Construction Insurance Program
06/01/2013-06/01/2018**

Line of Business	Carrier	Limits	Deductibles Retentions		Premium
General Liability (including Excess)	Arch Specialty (Primary)	\$402,000,000	\$50,000	Ded	\$5,239,525
Contractor's Pollution Liability	ACE	\$25,000,000	\$250,000	SIR	\$201,422
Total Premiums					\$5,440,947

Notes:

Premiums include VA Surplus Lines Tax and Assessment Fee, as applicable.

Metropolitan Washington Airports Authority
Phase 2 Metrorail Project Construction Insurance Program
07/08/2013-07/08/2018

Line of Business	Carrier	Limits	Deductibles Retentions		Premium
General Liability (including Excess)	Lexington (Primary)	\$302,000,000	\$250,000	Ded	\$9,622,217
Contractor's Pollution Liability	Illinois Union	\$25,000,000	\$250,000	SIR	\$358,714
Owner's Professional & Excess Contractor's Pollution Liability	Catlin Specialty	\$20,000,000	\$500,000	SIR	\$1,790,000
Total Premiums					\$11,770,931

Notes:

Premiums include VA Surplus Lines Tax and Assessment Fee, as applicable.