

# **RHODE ISLAND TURNPIKE AND BRIDGE AUTHORITY**

**P. O. Box 437  
Jamestown, Rhode Island 02835**

**JUNE 9, 2014**

## **2014-2015 INSURANCE SPECIFICATIONS REQUEST FOR PROPOSAL**

The **Rhode Island Turnpike & Bridge Authority (RITBA)**, with Bill Granahan acting in a consulting role on their behalf, requests that you provide a proposal for their 2014 – 2015 property and liability insurance program based on the enclosed instructions, underwriting data, and specifications. Note that RITBA reserves the right to reject any and all proposals and to award coverage in the manner deemed best with respect to coverage, cost, and service.

**All proposals are due on or before 5:00 P.M. on June 27<sup>th</sup>, 2014. Your proposal must be sent electronically to Bill Granahan at the email address below as well as one hard copy to RITBA at the P. O. Box listed below.** Any questions or additional information concerning these specifications should be directed to Bill Granahan (not RITBA):

***William L. Granahan, CIC, LIA, CMC  
500 Boylston Street, Boston, MA 02116  
(617)587-2324 (direct)  
Bill.granahan@mma-newengland.com***

Proposers and/or their assigned companies are invited to inspect RITBA's buildings and the Newport and Pell bridges. Please note, however, that the engineering reports provided should be sufficient to assess the bridge values, their safety and conditions. Prior arrangements must be made at least 48 hours in advance. To make an appointment, please call:

***Buddy Croft  
Rhode Island Turnpike and Bridge Authority  
P.O. Box 437  
Jamestown, RI 02835-0437  
(401) 423-0800***

## PROPOSAL REQUIREMENTS

1. All proposals must be signed and dated by the broker submitting the proposal. Authorization to submit a proposal on behalf of the insurance companies the broker is representing must be made available upon request.
2. If any part of your quote is subject to additional underwriting or mandatory recommendations, you must indicate as such in your proposal.
3. Since there are multiple proposers and carriers participating in this process, specific company applications will not be filled out by RITBA until a final program of insurance is chosen. We are providing adequate underwriting data and information available where possible.
4. All insurance companies specified in your proposal must be admitted to do business in Rhode Island or have written approval by the RI State Commissioner of Insurance.
5. Insurance companies utilized to provide your proposals must be deemed financially sound and have satisfactory ratings (A- or better) from A.M. Best, Standard & Poor, and/or Moody's.
6. All proposals must be based on the accompanying specifications. However, enhanced deviations are encourage but must be fully identified.
7. Specimen policy forms and applicable endorsements indicating exact contract wording are required but can be sent upon request after initial proposal submission.
8. All proposals must indicate annual premiums payment options and finance charges applicable (if any).
9. If you are proposing a fee vs. commission, please specify the fee structure in your proposal and warrant that all premiums are net of commissions.
10. All proposals must indicate cancellation/non-renewal notice requirements. Preference will be given to policies with at least a 60 day cancellation/non-renewal notice clause.

11. All policies must include the following, or language similar, in the Named Insured clause:

*“The Rhode Island Turnpike & Bridge Authority (RITBA), and all affiliated, associated, and/or allied entities or trusts in which the RITBA has or has had a controlling interest or exercises management, all appointed or elected officials, employees, volunteer workers, and commissioners, boards, and committees now or hereafter constituted.*

**Note:** All RITBA Employee Benefit plans must be added to the Fiduciary Liability and Crime policies as appropriate.

12. All policies must include “Unintentional Errors and Omissions Coverage” with language similar to the following:

*“Failure of the insured (RITBA) to disclose all hazards existing as of the inception date of the policy shall not prejudice the insurance with respect to the coverage afforded by this policy, provided such failure or omission is not intentional.”*

13. All policies must include the following “Notice of Occurrence” clause with language similar to the following:

*“Knowledge of an occurrence by an agent, servant, or employee of the Insured shall not in itself constitute knowledge of the occurrence by the insured, unless an officer of the insured has received such notice from the agent, servant, or employee.”*

## PROPERTY INSURANCE (BRIDGES)

**Insured Property:** (1) Claiborne Pell/Newport Bridge

(bridge now in operation over the East Passage of Narragansett Bay starting at Western end of toll plaza in Jamestown, RI and running Easterly and including the East Abutment in Newport, RI  
Estimated Crossings: 9,900,000 annually

(2) Mount Hope Bridge

(bridge in operation over Mount Hope Bay starting at the North end in Bristol, RI and running South and including the Southerly land approach span in Portsmouth, RI  
Estimated Crossings: 5,200,000

(3) Jamestown Bridge (*contingent loss of revenue only*)

(spans the West Passage of Narragansett Bay from Jamestown, RI (Conanicut Island) to North Kingstown, RI)

Gantry System including toll collection system and equipment building located approximately 150 yards south of Sakonnet Bridge in Portsmouth, RI

**Perils Insured:** Covering All Risks of Direct Physical Loss or Damage

**Total Reported Values:**

Claiborne Property Value (Loc. 1):	\$437,800,000
Property Value (Loc. 2):	\$208,500,000
Loss of Revenue: (3 year period of indemnity)	\$ 57,000,000
Contingent Loss of Revenue (Loc. 3):	<u>\$ 19,000,000</u>
TOTAL:	<b>\$657,300,000</b>

***\*Includes Demolition and Construction Costs and Design & Construction Support Services***

**Maximum Probable Loss (Policy) Limits:**

Occurrence Limit:	<b>\$250,000,000</b>	any one occurrence
Flood:	<b>\$250,000,000</b> <b>\$250,000,000</b>	any one occurrence / annual aggregate
Earth Movement:	<b>\$250,000,000</b> <b>\$250,000,000</b>	any one occurrence / annual aggregate
Named Windstorms:	<b>\$250,000,000</b> <b>\$250,000,000</b>	any one occurrence / annual aggregate

**Sub-Limits of Insurance:**

Property Damage:	<b>\$250,000,000</b>	any one occurrence
Loss of Revenue:	<b>\$ 51,000,000</b> 3 years	any one occurrence (Period of Indemnity)
Contingent Loss of Revenue:	<b>\$ 17,000,000</b> 1 year	any one occurrence (Period of Indemnity)

(The sub-limits of insurance above are part of and not in addition to the Occurrence Limit of Insurance shown above)

**Additional Extensions of Coverage:**

Debris Removal	25%, or \$1,000,000 maximum
Pollutant Clean Up	\$ 25,000 (annual aggregate)
Fire Department Service Charge	\$ 25,000
Expediting Expenses	\$ 100,000
Extra Expense	\$ 100,000
Loss Adjustment Expenses	\$ 25,000

**Coinsurance:** None

**Valuation:** Replacement Cost, if replaced; otherwise Actual Cash Value

Loss of Revenue/Contingent Loss of Revenue: Actual Loss Sustained

**Deductibles:**

Property Damage: \$10,000,000 per occurrence

Loss of Revenue / Contingent Loss of Revenue: 10 days

**Loss Payee:**

U. S. Bank National Association  
Corporate Trust Department  
1 Federal Street, 3rd Floor  
Mail Code: EX-MA-FED  
Boston, MA 02110

**Terms and Conditions:**

- Include: TRIA Terrorism Insurance
- Pollution and Contamination Exclusion
- Asbestos Exclusion
- Electronic Data / Cyber Risk Exclusion
- Mold / Fungus Exclusion
- Nuclear, Biological and Chemical Exclusions

## PROPERTY/ B&M/INLAND MARINE INSURANCE

**Insured Property:** All real and personal property owned by the RITBA or any departments, including personal property of others at insured locations; and newly acquired locations, or additions to existing locations (subject to policy exclusions)

**Perils Insured:** “Special” Policy Form (including Equipment Breakdown and Mechanical Breakdown for EDP); subject to policy exclusions

**Limits:** Blanket Real Property/Personal Property – **\$13,265,000** (Locs. 1-6)  
Blanket Business Income/Extra Expense – **\$2,500,000** (Loc. 1-6)

**Sublimits:**

Flood – **\$1,000,000** (annual aggregate)

Earthquake - **\$1,000,000** (annual aggregate)

**Valuation:** Repair or Replacement Cost

Actual Cash Value – Contractors Equipment

**Deductibles:**

Business Income and Extra Expense – 72 hour waiting period;

Flood - \$50,000 (Locs. 1, 2, 3 & 6); \$25,000 (Locs. 4 & 5)

Earthquake - \$25,000;

Wind - \$25,000;

Transit - \$1,000;

Contractors Equipment & EDP - \$500;

All Other Losses and Perils - \$ 5,000

**Coinsurance:** Property Damage 100% waived via  
Agreed Amount Clause \*  
Time Element 100% waived via  
Agreed Amount Clause \*

**Extensions of Coverage:**

- Ordinance or Law Coverage

- Loss to the Undamaged Portion of the Building – incl.
- Demolition - \$500,000
- Increased Cost of Construction - \$500,000
- Increased Period of Restoration – incl.
  
- Computerized Business Equipment (Agreed Amount)
  - EDP Hardware - \$500,000
  - EDP Software - included above
  - EDP Extra Expense - \$250,000
  
- Contractors Equipment - \$240,444 Total (80% coinsurance)
  - John Deere Tractor 4115 #LV4115H310877 \$17,595
  - John Deere 72" Mid Mower #TC4172X010258 \$ 3,085
  - Glory WR-80 Token Rolling Machine #2183 \$22,090
  - 2008 Traffic Attenuator #02934 \$25,830
  - John Deere 60" Mower #TC992RBU30119 \$12,595
  - SCAG Turf Tiger Roller Mower #643870 \$11,919
  - 2006 Woods Slope Mower #SSM38-71D \$34,500
  - WIM System Portable Weigh Scale \$26,600
  - 2 Kawasaki Stand-On Mowers \$11,800
  - Bobcat Toolcat 5600 #A94V13028 \$74,430
  
- Accounts Receivable - \$100,000
- Valuable Papers and Records - \$100,000
- Personal Effects and Property of Others - \$25,000
- Property in Transit - \$100,000
- Pollutant Clean-up and Removal - \$25,000
- Outside Signs - \$10,000
- Newly Acquired or Constructed Property:
  - Real Property: \$500,000/90 days
  - Personal Property: \$250,000/90 days
- Equipment Breakdown Extensions
  - Spoilage - \$100,000
  - Expediting Expenses - \$100,000
  - Ammonia Contamination - \$100,000
  - Hazardous Substances - \$100,000
- Extended Period of Indemnity – 30 days
- Omni Property Coverage Summary / Property Extra Endorsement – Expanded Property Coverage

**Terms and Conditions:**

- Fungus, Rot, Bacteria and Other Causes of Loss Changes
- Exclusion of Loss Due to Virus or Bacteria Endorsement
- TRIA Terrorism Insurance – (Certified Acts of Terrorism)

**LOCATIONS:**

1. 1 East Shore Road (administration building)  
Jamestown, RI 02835
2. 1 East Shore Road (maintenance building)  
Jamestown, RI 02835
3. 1 East Shore Road (toll plaza / toll booths)  
Jamestown, RI 02835
4. W/S Ferry Road (dwelling)  
Bristol, RI 02809
5. W/S Ferry Road (maintenance garage)  
Bristol, RI 02809
6. 1 East Shore Road (trailer)  
Jamestown, RI 02835

**VALUES**

	<b>Location</b>	<b>Real Property</b>	<b>Personal Property</b>	<b>TOTAL</b>
1	1 East Shore Road Jamestown, RI 02835	\$4,100,000	\$130,000	\$4,230,000
2	1 East Shore Road Jamestown, RI 02835	\$700,000	\$50,000	\$750,000
3	1 East Shore Road Jamestown, RI 02835	\$4,500,000	\$ 5,000	\$4,505,000
4	W/S Ferry Road Bristol, RI 02809	\$265,000	-----	\$265,000
5	W/S Ferry Road Bristol, RI 02809	\$210,000	\$ 5,000	\$215,000
6	1 East Shore Road Jamestown, RI 02835	\$3,300,000	\$0	\$3,300,000
<b>TOTAL:</b>		<b>\$13,075,000</b>	<b>\$190,000</b>	<b>\$13,265,000</b>

## CRIME INSURANCE

**Coverage:**

	<u>Limit</u>	<u>Deductible</u>
Employee Theft – per loss	\$500,000	\$ 5,000
Depositors Forgery or Alteration	\$500,000	\$ 5,000
Theft, Disappearance and Destruction (money, securities & other property)	\$100,000 *	\$ 1,000
Computer Theft	\$500,000	\$ 5,000
Electronic Funds Transfer Fraud	\$500,000	\$ 5,000

**\* NOTE:**     ***Increased limit of \$120,000 applies for  
the period of May 15<sup>th</sup> to September 15<sup>th</sup>***

**Terms and Conditions:**

- Definition of employee to include any employee or official not required to be bonded by statute (to extend 30 days after termination)
- Faithful Performance of Duty - \$100,000
- ERISA Compliance Endorsement
  - RITBA Employee Pension Plan
  - RITBA Blue Cross / Blue Shield Plan
  - Delta Dental Plan
  - United Health Vision Plan
- Include: TRIA Terrorism Insurance – (Certified Acts of Terrorism)

## **FIDUCIARY LIABILITY**

*(Claims Made Form)*

**Limit of Liability:** \$1,000,000 Annual Aggregate

**Deductible:** None

**Retroactive Date:** December 9, 1992

### **Terms and Conditions:**

- Rhode Island Changes (Cancellation and Non-Renewal)
- Defense Within Limit of Liability
- Newly Acquired Plans for 120 Days (Errors and Omissions in administration)
- Extended Reporting Period (12 months @ 75%)
- Definition of Insured Endorsement (Governmental Plan)
- Name of Designated Plan Endorsement
  - Rhode Island Turnpike and Bridge Authority Retirement Plan
  - United Health Care Plan
  - Delta Dental Plan
  - C N A Group Life Plan
- Include: TRIA Terrorism Insurance – (Certified Acts of Terrorism)

## COMMERCIAL GENERAL LIABILITY

(Occurrence Form)

### Limits of Liability:

General Aggregate	\$2,000,000
Products & Comp. Operations Aggregate	\$1,000,000
Personal & Advertising Injury	\$1,000,000
Each Occurrence	\$1,000,000
Fire Damage (any one fire)	\$ 100,000

### Deductible:

Each Occurrence (incl Defense Costs and Loss Adjustment Expenses)  
\$2,500 per occurrence

### Extensions of Coverage:

Include: TRIA Terrorism Insurance; Cap on Losses from  
Certified Acts of Terrorism

Policy Aggregate Endorsement - \$5,000,000

Amendment – Aggregate Limits of Insurance (per location)

Additional Insured – Owners, Lessees or Contractors  
(automatic status when required in construction agreements)

Flat (non-adjustable) Premium

### **Note: All independent and subcontractors must carry the following limits:**

General Aggregate Limit: \$1,000,000

Products/Completed Operations: \$1,000,000

Each Occurrence Limit: \$1,000,000

***\*Must include Bridges as well as all RITBA locations and operations.***

## BUSINESS AUTOMOBILE

### Limits of Liability:

	Symbol	
Liability Insurance	1	\$1,000,000
Auto Medical Payments	7	\$ 5,000
Uninsured Motorists	8	\$1,000,000
Comprehensive	2.8	ACV less \$ 250 ded.
Collision	2.8	ACV less \$ 250 ded.
Towing & Labor	7	\$50 per disablement

### Additional Coverage:

Hired Auto Liability	\$1,000,000
Employers Non-Ownership Liability	\$1,000,000
Hired Auto Physical Damage	
Comprehensive	ACV less \$ 250 ded.
Collision	ACV less \$ 250 ded.

Business Automobile Extension Endorsement

Include: TRIA Terrorism Insurance; Cap on Losses from  
Certified Acts of Terrorism

### Note:

**Appendix A: Schedule of Vehicles**

**Appendix B: List of Drivers**

## **UMBRELLA LIABILITY** *(Occurrence Form)*

### **Limits of Liability:**

Each Occurrence	\$35,000,000 X \$1,000,000 GL. Auto, EL
General Aggregate	\$35,000,000

### **Extensions of Coverage:**

Flat (non-adjustable) Premium Basis

Defense Expenses in addition to limit of liability

Crisis Response Coverage Enhancement - \$ 250,000

Include: TRIA Terrorism Insurance (Certified Acts of Terrorism)  
(\$1,000,000 self-insured retention)

### **Underlying Coverage:**

General Liability \$1M/\$2M (Including Bridges)

Auto Liability: \$1M

Employers Liability: \$1M/\$1M/\$1M (Beacon – 1/1/15 renewal date)

***\*Note that coverage should be follow form to the underlying policies and coverage.***

# D&O & EMPLOYMENT PRACTICES LIABILITY

## Directors & Officers & Employment Practices Liability

### Continuity:

July 1, 2004

### Limits of Liability (each claim and in the aggregate)

\$20,000,000 Policy Aggregate

\$10,000,000 each D&O

\$10,000,000 each EPL/Third Party EPL Claim

### Retentions

\$ 0 each Claim for non-indemnifiable Loss

\$75,000 each D&O Claim for indemnifiable Loss and Entity Claims

\$75,000 Each EPL Claim

\$75,000 each Third Party EPL Claim

## ENDORSEMENTS

- Crisis Management Fund - \$25,000 Limit; \$0 Retention
- OFAC Endorsement
- Notice of Claim – Reported by E-Mail
- Not For Profit Enhancement Endorsement:
- Amend definition of Affiliate to mean any Organization rather than limiting to not for profit organizations
- Amend definition of Organization to include debtor-in-possession
- Amend definition of Outside Entity to be “any” not-for-profit (from 501(c)3’s only) and any other organization as listed by endorsement
- Amend Bodily Injury / Property Damage exclusion to insured favorable “for” introductory wording
- Amend Pollution exclusion to insured favorable “for” introductory wording and provide carveback for Non-Indemnifiable Loss, except Non-indemnifiable loss with respect to Cleanup Costs
- Add “Cleanup Costs” with respect to Pollutants
- Amend Notice of Claim provision to as soon as practicable after the Risk Manager or General Counsel becomes aware of the claim
- Amend Fraud exclusion to require final judgment or adjudication adverse to an Insured before the exclusion can be applied to bar coverage (D&O)
- Amend Insured versus Insured exclusion to provide a carveback for claims brought by a bankruptcy trustee (D&O)

- Amend Breach of Contract exclusion to provide a carveback for Loss constituting Defense Costs for Individual Insureds (D&O)
- Delete “hammer” clause from Optional Duty to Defend provision (D&O)
- Amend definition of Claim to include a criminal proceeding commenced by the return of an indictment, information or similar document and an administrative or regulatory investigation when conducted by the EEOC or OFCCP (EPL)
- Amend Employment Practices Violation to include negligent hiring, retention, training or supervision, infliction of emotional distress or mental anguish, failure to provide or enforce adequate or consistent corporate policies and procedures (EPL)
- Amend Breach of Contract exclusion to provide a carveback for Loss constituting Defense Costs (EPL)
- Amend “hammer” clause to provide coverage for 70% of the amount exceeding a recommended settlement amount – 30% coinsurance (from 50%/50%) (EPL)
- Delete “hammer” clause from Optional Duty to Defend provision (Fiduciary - not applicable)
- Amend the *failure to fund* exclusion to provide a carveback for the portion of Loss that is payable as a personal obligation of an Individual Insured (Fiduciary - not applicable)
- Full severability as to Insured Persons (no knowledge of any Individual Insured will be Imputed to any other Individual Insured)
- Knowledge of the CEO, COO and CFO is imputed to the Entity
- Fully non-rescindable policy provision  
Provide Governmental Funding Defense Cost Coverage
- Pro-Rata Cancellation endorsement (in the event of slip in A.M. Best or S&P rating of insurer(s))

***\*This is only a partial list of endorsements that benefit the Authority and all endorsements advantageous to RITBA should be included from your Public Officials market(s)/***

# **EXCESS MANAGEMENT LIABILITY POLICY**

*(Claims Made and Reported Form)*

## **Excess Directors & Officers/Employment Practices Liability**

### **Limits of Liability**

\$15,000,000 each Claim and in the aggregate, excess of \$10,000,000 and applicable underlying for a total of \$25,000,000

**Continuity:** August 1, 2007

***Note: Coverage should be follow form over primary coverage.***

## APPENDIX I

### VEHICLE SCHEDULE

Agy Veh#	Year	Make	Model	VIN	Body Type	Cost New	Comp Ded	Collision D	ACV
1	2002	Ford	F250	1FTNW21LX2EC78791	Pickup	27,260	250	250	Y
2	2005	Ford	F250	1FTSX21565EB06828	Pickup	24,575	250	250	Y
3	2004	Star	Service Trailer	4ZZFT15164P012703	Trailer	1,335	250	250	Y
4	2010	Chewy	Silverado	3GCRKPEAXAG197865	Pickup	32,525	250	250	Y
5	2008	Ford	F350	1FDWF37R08ED39253	Pickup	41,270	250	250	Y
6	2007	Anderson	Lowbed Trailer	4YNBN20247C050666	Trailer	17,327	250	250	Y
7	2010	Ford	F250	1FTSW2B58AEB06468	Pickup	31,760	250	250	Y
8	2001	Big Tex	Utility Trailer	4K8PX162211H69861	Trailer	1,450	250	250	Y
9	2012	Ford	F250	1FT7W2B64CEB94579	Pickup	32,500	250	250	Y
10	2013	Work Area Protection	Trailer	1P91E171XDH301124	Trailer	22,300	250	250	Y
11	2013	Work Area Protection	Trailer	1P91E1718DH301123	Trailer	22,300	250	250	Y
12	2013	Work Area Protection	Trailer	1P91E1716DH301122	Trailer	22,300	250	250	Y
13	2013	Work Area Protection	Trailer	1P91E1714DH301121	Trailer	22,300	250	250	Y
14	2013	Work Area Protection	Trailer	1P91E1714DH301120	Trailer	22,300	250	250	Y
15	2013	Work Area Protection	Trailer	MCM729	Trailer	19,750	250	250	Y
16	2013	Work Area Protection	Trailer	MCM728	Trailer	19,750	250	250	Y
17	2010	Ford	Escape	1FMCU9D77AKD36226	Sport Utilit	25,290	250	250	Y

S&S	RISK STRAT	HUB	EASTERN	GENCORP
BRIDGE PROPERTY	BRIDGE PROPERTY	BRIDGE PROPERTY	BRIDGE PROPERTY	BRIDGE PROPERTY
Berkshire Hathaway	Lloyds	AIG / Lexington	ACE	Lexington Ins Co
Lexington	Allianz	ACE	Swiss Re	ACE
RSUI	AIG	Berkley / Acadia	Munich Re	Markel/Alterra
ACE / Westchester	Markel		Endurance	Munich Re
Lloyd's of London	RSUI		Starr	Allianz
Swiss Re	Ironshore			
	ZURICH			
	HISCOX			
	XL GROUP			
BRIDGE LIABILITY	BRIDGE LIABILITY	BRIDGE LIABILITY	BRIDGE LIABILITY	BRIDGE LIABILITY
Western World / Tudor	NA	AIG / Lexington	NA	Lexington Ins Co
Lexington		Liberty Mutual		Ace
Burlington		ACE		Liberty Mutual
North American Capacity		Vela Insurance		Travelers
AIX Specialty		AmTrust		C.N.A.
First Mercury				Phenix Mutual
AUTO	AUTO	AUTO	AUTO	AUTO
EMC	NA	Arbella	NA	Nationwide/Harleysville
Travelers		Hanover		Arbella
Liberty Mutual				Phenix Mutual
Hartford				Liberty Mutual
Harleysville				Travelers
C N A				The Hartford
UMBRELLA	UMBRELLA	UMBRELLA	UMBRELL A	UMBRELLA
North River	NA	AIG / Lexington	NA	Lexington Ins Co
National Union		C V Starr		Ace
Burlington		CoverX		Liberty Mutual
North American Capacity		Torus		Travelers
AIX Specialty		Scottsdale		C.N.A.
First Mercury		RSUI		Phenix Mutual
PUBLIC OFFICIALS	PUBLIC OFFICIALS	PUBLIC OFFICIALS	PUBLIC OFFICIALS	PUBLIC OFFICIALS
National Union	NA	ACE	NA	Ace
Hiscox				Chubb
RSUI				C.N.A.
Great American				Lloyds

Travelers				Scottsdale BAM Erisk
Chubb				
<b>FIDUCIARY</b>	<b>FIDUCIARY</b>	<b>FIDUCIARY</b>	<b>FIDUCIARY</b>	<b>FIDUCIARY</b>
Travelers	NA	Great American	NA	Ace
Chubb				Chubb
Hartford				C.N.A.
Great American				Lloyds
Hanover				
Philadelphia				
<b>BUILDING: PACKAGE</b>	<b>BUILDINGS</b>	<b>BUILDINGS</b>	<b>BUILDINGS</b>	<b>BUILDINGS</b>
Travelers	NA	Acadia	NA	Chubb
Hanover		Liberty		C.N.A.
Hartford		Arbella		Nationwide/Harleysville
Great American				Arbella
Liberty Mutual				Phenix Mutual
Allianz				Liberty Mutual
<b>CRIME</b>	<b>CRIME</b>	<b>CRIME</b>	<b>CRIME</b>	<b>CRIME</b>
Hartford	NA	Great American	NA	Chubb
Travelers				Travelers
Chubb				Ace
Hanover				C.N.A.
Great American				
Philadelphia				