

**London Transit Commission – General Insurance Premium Comparison**

<b>Coverage</b>	<b>2015</b>	<b>2016</b>	<b>2017</b>	<b>2018</b>	<b>2019</b>	<b>2020</b>
<b>Brokerage Fee</b>						
Marsh	\$75,000	\$75,000	\$77,250	\$77,250	\$77,250	\$77,250
<b>Auto Liability</b>						
Insurer	Zurich	Zurich	Zurich	Zurich	Zurich	Zurich
Limits of Coverage	\$10,000,000	\$10,000,000	\$10,000,000	\$10,000,000	\$10,000,000	\$5,000,000
Annual Premium	\$942,492	\$1,005,967	\$1,056,417	\$1,093,707	\$1,451,509	\$1,924,597
<b>Excess &amp; Umbrella Liability (Auto &amp; General Liability)</b>						
Insurer	Catlin	Catlin	Catlin	Catlin	Catlin	QBE / Catlin
Limits of Coverage	\$5,000,000	\$5,000,000	\$5,000,000	\$5,000,000	\$5,000,000	\$5,000,000 / \$5,000,000
Annual Premium	\$31,000	\$33,000	\$33,000	\$34,000	\$100,000	\$465,000
<b>Property Package</b>						
Insurer	Zurich	Zurich	Zurich	Zurich	Zurich	Zurich
Limits of Coverage	\$54,722,500	\$54,722,500	\$54,722,500	\$54,722,500	\$54,722,500	\$133,000,000
Annual Premium	\$121,478	\$128,980	\$133,893	\$134,762	\$145,341	\$243,907
<b>Business Travel Accident</b>						
Insurer	IAP	IAP	IAP	IAP	IAP	IAP
Limits of Coverage	\$200,000	\$200,000	\$200,000	\$200,000	\$200,000	\$200,000
Annual Premium	\$750	\$750	\$750	\$750	\$750	\$750
<b>D&amp;O/EPL</b>						
Insurer	AIG	AIG	AIG	AIG	AIG	AIG
Limits of Coverage	\$10,000,000	\$10,000,000	\$10,000,000	\$10,000,000	\$10,000,000	\$10,000,000
Annual Premium	\$13,800	\$13,800	\$13,800	\$13,800	\$13,800	\$19,000
<b>Equipment Breakdown</b>						
Insurer	Aviva	Aviva	Aviva	Aviva	Aviva	RSA / XL Catlin
Limits of Coverage	\$60,000,000	\$60,000,000	\$60,000,000	\$60,000,000	\$60,000,000	\$60,000,000
Annual Premium	\$2,112	\$2,116	\$2,241	\$2,241	\$2,241	\$2,742
<b>Environmental Coverage</b>						
Insurer	Chubb	Chubb	Chubb	Chubb	Chubb	Chubb
Limits of Coverage	\$2,000,000	\$2,000,000	\$2,000,000	\$2,000,000	\$2,000,000	\$2,000,000
Annual Premium	\$10,523	\$23,491	\$23,491	\$23,491	\$24,284	\$27,301
<b>Total Annual Premium</b>	<b>\$1,197,155</b>	<b>\$1,283,104</b>	<b>\$1,340,842</b>	<b>\$1,380,001</b>	<b>\$1,815,175</b>	<b>\$2,760,547</b>