EXHIBIT 10
Request for Proposal No. 21-02

PORT AUTHORITY OF ALLEGHENY COUNTY
GENERAL APPROACH TO INSURANCE AND RISK MANAGEMENT

Port Authority of Allegheny County is subject to the "Second Class County Port Authority Act" under which it has been given the right to self-insure or otherwise provide for insurance of any property or operations of the Authority against risks or hazards.

With respect to public liability, Port Authority's exposure to liability (other than workers' compensation liability) is governed by the Pennsylvania Sovereign Immunity Act. Port Authority of Allegheny County is recognized as a Commonwealth Agency under the reasoning of *Marshall v. Port Authority of Allegheny County,* 568 A.2d 931 (PA. 1990). Under the Act, sovereign immunity was reaffirmed but waived in 9 specific areas of liability. The eligible claims or suits against the Port Authority, its officials or employees within the waived areas may be settled up to $250,000 per claimant or $1,000,000 per occurrence.

Port Authority of Allegheny County has established a tort claims self-insurance program to handle these claims or suits which is administered by the Port Authority of Allegheny County Claims Department.

With respect to Workers' Compensation, Port Authority is self-insured, as authorized by the Pennsylvania Bureau of Workers' Compensation.

To protect other interests, Authority carries a broad selection of commercial insurance policies. The following Summary of Insurance Coverages represents such property and casualty policies that are currently in place.

Port Authority of Allegheny County
Schedule of Insurance

Policy	Carrier	Policy Period	Coverage Elements	Limits of Liability	Deductibles
Excess Worker's Compensation & Employers Liability	Arch Insurance Co	1/1/2020-21		Statutory/$1,000,000	$750,000
Treasurer's Bond	Fidelity & Deposit Company of Maryland	2/1/20-21	Bond	$100,000	N/A
Turnpike Toll Bond	Travelers Casualty & Surety Company of America (Travelers)	2/11/20-21	Bond	$15,000	N/A
Out of State Excess General Liability and Auto Liability	Underwriters at Lloyds of London	5/12/20-21	General Aggregate Each Occurrence Products-Completed Operations Aggregate	$5,000,000 $5,000,000 Excluded	General Liability - $1,000,000 Self-Insured Retention Each Occurrence; Automobile Liability - $1,000,000 Self-Insured Retention Each Occurrence
Felonious Assault (Business Travel Accident Policy)	Federal Insurance Company (Chubb)	6/1/2019 - 6/1/2022	Felonious Assault - Principal Sum Aggregate Limit of Insurance Per Accident	$100,000	
Law Enforcement Liability	QBE Specialty Insurance Company	6/1/20-21	Policy Aggregate Each Occurrence	$5,000,000 $5,000,000	$250,000 each occurrence, including Defense Expenses
Excess Law Enforcement Liability	Kinsale Insurance Company	6/1/20-21	Policy Aggregate Each Occurrence	$2,000,000 $2,000,000	N/A
Railroad Protective Liability	Aspen Specialty Insurance Company	6/12/2020-21		$15,000,000 (primary) $10,000,000 (excess of $15M) $25,000,000 (excess of $25M) $25,000,000 (excess of $50M)	N/A

	Liberty Mutual	6/12/2020-21		$25,000,000 (excess of $75M)	
	AXIS/Crum & Forster 50/50 Quota Share	6/12/2020-21			
	Westchester	6/12/2020-21			
	Great American (RT Specialty)	6/12/2020-21			
Special Events Coverage	Catlin Specialty Insurance Company	7/1/2020-21	General Aggregate Limit Products/Completed Operations Aggregate Limit Personal/Advertising Injury Limit (any one person or organization) Each Occurrence Limit Damage to Premises Rented to You (any one premises) Medical Expense Limit (any one person	$2,000,000 Included $1,000,000 $1,000,000 $100,000 $5,000	$500 Bodily Injury & Property Damage Combined
Commercial Crime	Navigators Insurance Company	8/11/2020-21	Employee Theft or Forgery ERISA Fidelity Employee Theft of Client Property Forgery and Alteration Inside Premises In Transit Loss Money Orders and Counterfeit Money Computer Fraud Funds Transfer Fraud Personal Accounts Forgery or Alteration Claim Expense	$2,000,000 $1,000,000 $1,000,000 $2,000,000 $2,000,000 $2,000,000 $2,000,000 $2,000,000 $2,000,000 $500,000 $250,000	$25,000 $0 $25,000 $25,000 $25,000 $25,000 $25,000 $25,000 $25,000 N/A $0
Non-Profit Directors and Officers,	Chubb	8/11/2020-21	Non-Profit Directors & Officers, Employment	$10,000,000	$250,000

Employment Practices Liability, CrisisFund, Fiduciary Liability			Practices Liability, CrisisFund		
			Employment Practices Liability	$3,000,000	$250,000
			Fiduciary Limit	$5,000,000	$25,000
Side A Directors & Officers	XL Specialty Insurance Company	8/11/2020-21	Limit	$5,000,000	
Excess Social Engineering	Starr Indemnity & Liability Company	8/11/2020-21	Limit	$500,000	
Cyber Security	Beazley Insurance Company	8/11/2019-20	Security and Privacy Liability Regulatory Action Sublimit of Liability Network Interruption Event Management Cyber Extortion	$7,500,000 $7,500,000 $7,500,000 $2,500,000 $7,500,000	$50,000 each incident
Property	Zurich	11/1/2019-20	Policy Limit Earth Movement Flood Flood (specific locations) Named Storm TIV: $1,469,361,174	$250,000,000 $100,000,000 $25,000,000 $10,000,000/$5,000,000 $250,000,000	$250,000 $250,000 $5,000,000 $5,000,000
Property - Track and Railbed	Colony Insurance Company	11/1/2019-20	Policy Limit	$5,000,000	$250,000 5% of TIV, Min of $1M Special Flood Hazard Areas/Flood Zone A
Property - Flood Deductible Buyback	AXIS Surplus Insurance Company	11/1/2019-20	Policy Limit	$5,000,000	$250,000 $500,000 for 10 listed locations 5%, $1,000,000 Min for SFHA
Property - Bridges	ACE American Insurance	11/1/17-20	Policy Limit	$300,000,000	
Property (Terrorism)	Underwriters at Lloyds of London	11/1/2019-20	Policy Limit	$250,000,000	$250,000
Property - Tunnels	ACE American Insurance	11/1/18-21	Policy Limit	$300,000,000	