

EXHIBIT 11
Request for Proposal No. 26-22
Property and Casualty Risk Management Services

**PORT AUTHORITY OF ALLEGHENY COUNTY D/B/A
PITTSBURGH REGIONAL TRANSIT**

GENERAL APPROACH TO INSURANCE AND RISK MANAGEMENT

Port Authority of Allegheny County d/b/a Pittsburgh Regional Transit (Authority) is a Commonwealth of Pennsylvania government agency organized and existing pursuant to Pennsylvania's Second Class County Port Authority Act, under which Authority has been given the right to self-insure or otherwise provide for insurance of any property or operations of the Authority to protect same against risks and hazards.

With respect to public liability, Authority's exposure to liability (other than workers' compensation liability) is governed by Pennsylvania's Sovereign Immunity Act (Act), as amended. Authority 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 Authority, its directors, officers or employees within the waived areas is currently capped at \$250,000 per claimant or \$1,000,000 per occurrence.¹

Authority has established a tort claims self-insurance program to handle these claims or suits which is administered by Authority's Claims Department.

With respect to Workers' Compensation, Authority is self-insured, as authorized by the Pennsylvania Bureau of Workers' Compensation.²

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.

¹ There is currently a case pending before the Pennsylvania Supreme Court, *Froehlich v. SEPTA*, that is challenging the Act's caps. There have also been some legislative efforts that could result in adjustments to the Act's caps. Should the caps be eliminated or modified, Authority may need the Contractor to assist it in researching, accessing and procuring third party insurance coverage(s) for public liability/tort purposes.

² While self-insured, Authority does maintain Excess Worker's Compensation insurance, as detailed more fully in the attached Summary of Insurance Coverages.