

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

TRANSMITTAL MEMORANDUM NO. 2

TO: All Holders of Request for Proposal No. 26-22

SUBJECT: Property and Casualty Risk Management Services
Request for Proposal No. 26-22

DATE: October 1, 2026

Please find enclosed the following:

- *RFP 26-22 Questions and Responses #1-6*
- *2026 PRT Insurance Policy Portfolio*

The following signature acknowledges the receipt of this Transmittal Memorandum No. 2.

Signature

Name of Company

Date

Sign above and return signature page only promptly upon receipt to:

Port Authority of Allegheny County d/b/a Pittsburgh Regional Transit
Purchasing and Materials Management Department
345 Sixth Avenue, Third Floor
Pittsburgh, PA 15222-2527

Attention: Fred Buckner

PORT AUTHORITY OF ALLEGHENY COUNTY
d/b/a PITTSBURGH REGIONAL TRANSIT

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

Questions and Responses #1-6

QUESTION #	QUESTION	RESPONSE
1.	Can you please share the contact information for the teammate that can help our firm with DB contacts to complete our review and good faith process?	<i>Please contact our Contract Compliance Specialist, Renelda Colvin at rcolvin@rideprt.org and/or 412-566-5383.</i>
2.	Are you able to share the carriers on the current program so we can make sure we know the structure?	<i>Please see the attachment 2026 PRT Insurance Policy Portfolio at the end of the Questions and Responses.</i>
3.	Can you please provide 5-year loss runs for the policies currently being purchased by PRT?	<i>PRT considers this information confidential and will not be releasing it as part of the RFP process. Please see Exhibits 10 through 13 of the RFP for policy and related information about PRT's public transit operations.</i>
4.	Who is the incumbent broker?	<i>Aon Risk Services Central, Inc.</i>
5.	What is the incumbent broker's total compensation for the placements of the policies purchased by PRT?	<i>During the term of the incumbent broker's agreement, the incumbent broker has been paid an annual flat fee of \$95,000, payable in equal quarterly installments.</i>
6.	What is the current compensation structure for the incumbent broker: fee, commission, or a combination of both? a) How does PRT ensure transparency in fees from all involved parties – including commissions earned by the broker, intermediaries, wholesalers, etc.? i) Is all the aforementioned compensation reflected in the price scoring in the solicitation? b) Is the incumbent broker using owned intermediaries, wholesalers, (foreign and/or domestic) in which additional commission is paid to that broker? i) If yes, how is that compensation disclosed and reconciled?	<i>As noted in response to question 3, the incumbent broker is paid a flat fee only. As provided for in Section 4.4 of the RFP, PRT requires that all insurance obtained for PRT is acquired net of commissions or any other brokerage fees.</i>

2026 PRT Insurance Policy Portfolio

January Renewals

1. Excess Workers' Compensation & Employers Liability - *Arch Insurance Company*
2. Treasurer's Bond - *Fidelity & Deposit Company of Maryland*
3. Turnpike Toll Bond - *Travelers Casualty & Surety Company of America (Travelers)*

June Renewals

1. Out-of-State Business Auto Policy - *Zurich North America*
2. Excess Out-of-State Business Auto Policy - *General Star Indemnity Company*
3. Felonious Assault (Business Travel Accident Policy) - 3-Year Policy - *Federal Insurance Company CHUBB*
4. Law Enforcement Liability (LEL) - *Lexington Insurance Company*
5. Excess Law Enforcement Liability - *Kinsale Insurance Company*
6. Railroad Protective Insurance (\$15M) – *Aspen Specialty Insurance Company*
7. Railroad Protective Insurance (\$10M) – *Liberty Mutual Insurance*
8. Railroad Protective Excess (50/50 Quota Share) - \$25M xs \$25M (*Axis Surplus & Endurance American Specialty*)
9. Railroad Protective Excess - \$25M xs \$50M – *West Chester Surplus Lines Insurance Company*
10. Railroad Protective Excess - \$15M xs \$75M – *Great American Assurance Company*
11. Railroad Protective Excess - \$10M xs \$90M - *Westfield*

August Renewals

1. Commercial Crime – *Hartford Fire Insurance Company*
2. Nonprofit Directors & Officers (D&O) and Employment Practices Liability (EPL) - *ACE American Insurance Company (Chubb)*
3. Excess Employment Practices Liability - *Ironshore Indemnity Inc.*

2026 PRT Insurance Policy Portfolio

4. Fiduciary Liability - *Federal Insurance Company*
5. Excess Fiduciary Liability - *Ironshore Indemnity Inc.*
6. Side A Directors & Officers Liability - *XL Specialty Insurance Company*
7. Excess Social Engineering - *Starr Indemnity & Liability Company*
8. Cyber Liability / Cyber Security - *Beazley Excess and Surplus Insurance Company*
9. Excess Cyber Security - \$5M xs \$5M - *Indian Harbor*
10. Excess Cyber Security - \$5M xs \$10M - *AXIS Surplus Insurance Company*

November 1 Renewals

1. Property All Risks - *Zurich American Insurance Company*
2. Property LRV - *Evanston Insurance Company*
3. Property LRV Excess - \$5M xs \$10M - *Evanston Insurance Company*
4. Property LRV Excess - \$5M xs \$15M - *MSIG Specialty Insurance USA Inc.*
5. Property Bus Excess - \$5M xs \$10M - *Evanston Insurance Company*
6. Property Bus Excess - \$5M xs \$15M - *MSIG Specialty Insurance USA Inc.*
7. Property Track & Railbed - *Colony Insurance Company*
8. Property Flood Deductible Buyback - *AXIS Surplus Insurance Company*
9. Property Bridge & Tunnel - *ACE American Insurance Company (CHUBB)*
10. Property Bridge & Tunnel Excess - *\$25M part of \$100M xs \$300M – Munich*
11. Property Bridge & Tunnel Excess - *\$75M part of \$100M xs \$300M – Chubb Bermuda Insurance Ltd.*
12. Property Bridge & Tunnel Excess - *\$100M xs \$400M - Chubb Bermuda Insurance Ltd.*
13. Terrorism (Property) - *Lloyd's Syndicate LIB 4472*
14. Terrorism (Law Enforcement Liability) - *Underwriters of Lloyd's of London (Talbot)*



2026 PRT Insurance Policy Portfolio

15. Drones (UAS) – \$50 Million - *Ace American Insurance Company - Starts on 10-1-2026 / 06-01-2026*

16. Special Events Liability - *Markel Insurance Company*

Total Policies/Renewals: 40