

**ROSENTHAL**  
INSURANCE CONSULTING  
*Maximizing Coverage • Minimizing Cost*

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MEMO TO: AGENTS AND UNDERWRITERS

FROM: SAM ROSENTHAL

CC: STEVE STERLING

RE: **NORFOLK AIRPORT AUTHORITY  
QUESTIONS SUBMITTED**

DATE: APRIL 19, 2018

The following are the questions submitted along with replies and attached please find updated support data.

1. Number of enplaned passengers for each of the past 3 years, including the past 12 month period. Include estimated # for 2019. **Calendar Year 2014 – 1,477,150; 2015 – 1,510,510; 2016 – 1,599,917; 2017 – 1,686,853. We do not have an estimate for 2018, other than we conservatively anticipate around 2% growth in passengers.**
  2. Number of aircraft movements (takeoff/landing operations) for each of past 3 years, including past 12 months and estimated # for 2019. **Calendar Year 2014 – 74,829; 2015 – 70,937; 2016 – 72,633; 2017 – 67,679. We do not have an estimate for 2018. All figures include aircraft, air taxi, general aviation and military movements.**
  3. Losses for past 5 years. – **See attached for airport liability.**
  4. Does Norfolk Airport operate an FBO? (Fixed Base Operations) – **NO. This is operated by Signature Flight Support, an FBO.**
- 
1. Time Element Criteria – please confirm the requested limit for Extra Expense and the Total Blanket Limit. - **\$43,000,000**
    - Statement of Values in Excel format to include square footage, year built and construction of each building along with the values. – **See attached.**
    - Schedule of Equipment in Excel format. – **Don't have it at this time.**
    - Drivers List – **To be given to successful underwriter. Never had any problems with drivers.**
    - Annual gross revenue – **To follow.**

## Work Comp

- Are you interested in a Large Deductible option? If so, I will need the expiring premium, expiring payrolls and 2017 Exp Mod Worksheet to pursue this option. **Not interested.**
- A few of the carriers are requesting currently valued loss runs (they need w/in 90 days of the effective date). Can you please send the 2014- present currently valued loss runs? – **Attached.**
- The following names showed up as Named Insureds from NCCI:
  - 100 Administrative & Finance
  - 101 Human Resources
  - 102 IT
  - 200 Market Development
  - 300 Field Maintenance
  - 400 Building Maintenance
  - 500 Janitorial
  - 600 Parking
  - 800 Police
  - 801 Police K9
  - 900 FireThese appear to be departments. How are each of these entities related to Norfolk Airport Authority? Do they all have common ownership? – **Departments of the Airport Authority.**
- I don't see WC codes for Fire and Police... are these covered/provided by the City? – **Included in Airport Operations. Discuss with your underwriters and SCOPES manual. All fire and EMT's plus police are Authority employees and their payrolls are included in the Airport Operations class for Work Comp.**

We hope the answers clarify all queries.

We will send the Airport Authority's annual gross income to you next week.

AFM Renewal Values Worksheet

**Norfolk Airport Authority**

Account: 1-51942

Policy No.: WD129-00

Policy Term: 01-July-2017 - 01-July-2018

Currency of Values: Reported in USD

Values as of July 1, 2017

Loc ID				Address								Construction
Ins Loc	Index#	Rec	CBI ID	Name	Address	City	St/Prv	County	Post Code	Country	Year Built	
001	045036.31	21	396577	Main Terminal	2200 Norview Avenue	Norfolk	VA	Norfolk (City)	23518	USA		
002	045036.31	21	396578	Arrival Terminal	2200 Norview Avenue	Norfolk	VA	Norfolk (City)	23518	USA		
003	045036.31	21	418311	Throughout Site	2200 Norview Avenue	Norfolk	VA	Norfolk (City)	23518	USA		
004	045049.68	02	708625		1441 Miller Store Road	Virginia Beach	VA	Virginia Beach (City)	23455	USA		
005	045049.68	02	708626		1429 Miller Store Road	Virginia Beach	VA	Virginia Beach (City)	23455	USA		
006	045036.31	21	1898505	Parking Garage A	2200 Norview Avenue	Norfolk	VA	Norfolk (City)	23518	USA		
007	045036.31	21	1898506	Parking Garages B&C	2200 Norview Avenue	Norfolk	VA	Norfolk (City)	23518	USA		
008			1898507	Rental Car Building	2200 Norview Avenue	Norfolk	VA	Norfolk (City)	23518	USA		
009	045036.31	21	1898508	Fire Station	2200 Norview Avenue	Norfolk	VA	Norfolk (City)	23518	USA		
010	045036.31	21	1898509	Snow Equipment & Maintenance Building	2200 Norview Avenue	Norfolk	VA	Norfolk (City)	23518	USA		
011			1898510	Sand Storage Building	2200 Norview Avenue	Norfolk	VA	Norfolk (City)	23518	USA		
012	045036.31	21	1898511	ARFF Training Facility	2200 Norview Avenue	Norfolk	VA	Norfolk (City)	23518	USA		
013	045036.31	21	1898512	Concourse A	2200 Norview Avenue	Norfolk	VA	Norfolk (City)	23518	USA		
014	045036.31	21	1898513	Concourse B	2200 Norview Avenue	Norfolk	VA	Norfolk (City)	23518	USA		
015			1898514	West Cashier Exit Plaza	2200 Norview Avenue	Norfolk	VA	Norfolk (City)	23518	USA		

AFM Renewal Values Worksheet

**Norfolk Airport Authority**

Account: 1-51942

Policy No.: WD129-00

Policy Term: 01-July-2017 - 01-Jul

Currency of Values: Reported in U

Values as of July 1, 2017

Loc ID				Values						
Ins Loc	Index#	Rec	CBI ID	Real Property	Personal Property	LE # of Months	Extra Expense	Rental Income	BI Select	Total Insured Value
001	045036.31	21	396577	70,535,850	600,000	12	0	0	2,533,338	73,669,188
002	045036.31	21	396578	78,458,100	1,600,000	12	0	0	2,533,333	82,591,433
003	045036.31	21	418311	0	9,150,000	12	0	0	2,533,333	11,683,333
004	045049.68	02	708625	2,953,650	0	12	0	0	2,533,333	5,486,983
005	045049.68	02	708626	3,769,500	10,000	12	0	0	2,533,333	6,312,833
006	045036.31	21	1898505	58,800,000	0	12	0	0	2,533,333	61,333,333
007	045036.31	21	1898506	27,695,850	0	12	0	0	2,533,333	30,229,183
008			1898507	953,400	20,000	12	0	0	2,533,333	3,506,733
009	045036.31	21	1898508	3,132,150	100,000	12	0	0	2,533,333	5,765,483
010	045036.31	21	1898509	4,697,700	200,000	12	0	0	2,533,333	7,431,033
011			1898510	1,195,950	130,000	12	0	0	2,533,333	3,859,283
012	045036.31	21	1898511	325,500	2,507,000	12	0	0	2,533,333	5,365,833
013	045036.31	21	1898512	14,073,150	1,070,000	12	0	0	2,533,333	17,676,483
014	045036.31	21	1898513	24,909,150	2,860,000	12	0	0	2,533,333	30,302,483
015			1898514	714,000	0	12	0	0	2,533,333	3,247,333
				292,213,950	18,247,000				38,000,000	348,460,950
									Equipment Schedule	8,814,285

**Total 357,275,235**



Member of the FM Global Group

**End Yr Reported: 2018**

**Prospect/Client Name: Norfolk Airport Authority**

## Account Loss History By Year

**Start Yr Reported: 2013**

**Acct No: 51942**

Year Rptd Occurd Date	Loss No Loss Peril Name	Index No – Record No Loss Loc	City	State/Prov Claim Status	Loss Id Claim Id	P/T* Deductible Pct Participation	Total Pymts P/T* FM Loss
<b>Account No: 51942 - No losses recorded for the timeframe of this report</b>							

This report is provided to you for informational purposes only to reduce the possibility of loss to insured property by bringing to your attention certain potential hazards or conditions. Life, safety, or health issues are not addressed. You must make the decision whether to take any action. Affiliated FM undertakes no duty to you or any other party by providing this report or the activities on which it is based.



Loss File: 21788338 Loss Date: 9/29/2017 Policy: S 1797247

Loss Ratio for NORFOLK AIRPORT AUTHORITY as of 2/13/2018

Policy Dates	Agent #	Premium	Loss Reserves	Loss Payments Less Recoveries	Expense Payments	Loss Ratio
7/1/2017 to 7/1/2018	00-06166-00000	\$51,166.22	\$5,000	\$10,342.16	\$45.00	30.07%
7/1/2016 to 7/1/2017	00-06166-00000	\$49,224.76	\$0	\$2,470.80	\$0.00	5.02%
7/1/2015 to 7/1/2016	00-06166-00000	\$48,374.81	\$0	\$40.00	\$11.54	0.11%
7/1/2014 to 7/1/2015	00-06166-00000	\$49,920.59	\$0	\$0.00	\$0.00	0.00%
7/1/2013 to 7/1/2014	00-06166-00000	\$46,639.58	\$0	\$5,940.49	\$182.00	13.13%
	<b>Total:</b>	\$245,325.96	\$5,000	\$18,793.45	\$238.54	9.80%



Loss File: 21788338 Loss Date: 9/29/2017 Policy: S 1797247

Loss Run for NORFOLK AIRPORT AUTHORITY as of 2/13/2018

Loss File #: 20794386 Date of Loss: 08/08/2008 Lag Time: 18 Commercial Automobile  
 Large Account: Location Identifier: Deductible N/A:  
 Loss Description: Miscellaneous -Other Collision  
 Status: Closed Date: 08/28/2008

Claimant: Norfolk Airport Authority				Class Code: 01499		
Coverage	Loss Reserves	Loss Payments	Expense Payments	Loss Recoveries	Loss Deductibles	Expense Deductibles
Collision	\$0	\$1,084.04	\$30.00	\$0.00	\$0.00	\$0.00

Loss File #: 20801080 Date of Loss: 09/11/2008 Lag Time: 7 Commercial Automobile  
 Large Account: Location Identifier: Deductible N/A:  
 Loss Description: Miscellaneous -Other Collision  
 Status: Closed Date: 09/23/2008

Claimant: Norfolk Airport Authority				Class Code: 01499		
Coverage	Loss Reserves	Loss Payments	Expense Payments	Loss Recoveries	Loss Deductibles	Expense Deductibles
Collision	\$0	\$699.06	\$0.00	\$0.00	\$0.00	\$0.00

Loss File #: 20803389 Date of Loss: 09/24/2008 Lag Time: 2 Commercial Automobile  
 Large Account: Location Identifier: Deductible N/A:  
 Loss Description: Insured Liability -Insured Lost Control  
 Status: Closed Date: 11/18/2008

Claimant: Norfolk Airport				Class Code: 01499		
Coverage	Loss Reserves	Loss Payments	Expense Payments	Loss Recoveries	Loss Deductibles	Expense Deductibles
Property Damage	\$0	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

Claimant: Norfolk Airport Authority				Class Code: 01499		
Coverage	Loss Reserves	Loss Payments	Expense Payments	Loss Recoveries	Loss Deductibles	Expense Deductibles
Collision	\$0	\$1,479.44	\$30.00	\$0.00	\$0.00	\$0.00

Loss File #: 20806618 Date of Loss: 09/26/2008 Lag Time: 12 Commercial Automobile  
 Large Account: Location Identifier: Deductible N/A:  
 Loss Description: Claimant Liability -Rear-End Collision (To Insured)  
 Status: Report Only Date: 10/29/2008

Claimant: Norfolk Airport Authority				Class Code: 7398		
Coverage	Loss Reserves	Loss Payments	Expense Payments	Loss Recoveries	Loss Deductibles	Expense Deductibles
Collision	\$0	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

Loss File #: 20816471 Date of Loss: 10/23/2008 Lag Time: 20 Commercial Automobile  
 Large Account: Location Identifier: Deductible N/A:  
 Loss Description: Insured Liability -Insured Backed Into Claimant  
 Status: Closed Date: 05/01/2009

Claimant: Norfolk Airport Authority				Class Code: 23499		
Coverage	Loss Reserves	Loss Payments	Expense Payments	Loss Recoveries	Loss Deductibles	Expense Deductibles
Collision	\$0	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

Coverage	Reserves	Payments	Payments	Recoveries	Deductibles	Deductibles
Collision	\$0	\$3,518.30	\$60.00	\$0.00	\$0.00	\$0.00

**Loss File #:** 20904028      **Date of Loss:** 09/21/2009      **Lag Time:** 0      Commercial Automobile  
**Large Account:**      **Location Identifier:**      **Deductible N/A:**  
**Loss Description:** Insured Liability -Insured Hit Fixed Object  
**Status:** Closed      **Date:** 01/20/2010

**Claimant:** Norfolk Airport Authority      **Class Code:** 01499

Coverage	Loss Reserves	Loss Payments	Expense Payments	Loss Recoveries	Loss Deductibles	Expense Deductibles
Collision	\$0	\$10,552.48	\$97.54	\$0.00	\$0.00	\$0.00

**Claimant:** Airport      **Class Code:** 01499

Coverage	Loss Reserves	Loss Payments	Expense Payments	Loss Recoveries	Loss Deductibles	Expense Deductibles
Property Damage	\$0	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

**Loss File #:** 20912994      **Date of Loss:** 10/19/2009      **Lag Time:** 4      Commercial Automobile  
**Large Account:**      **Location Identifier:**      **Deductible N/A:**  
**Loss Description:** Comprehensive -Other  
**Status:** Closed      **Date:** 04/06/2010

**Claimant:** Norfolk Airport Authority      **Class Code:** 7911

Coverage	Loss Reserves	Loss Payments	Expense Payments	Loss Recoveries	Loss Deductibles	Expense Deductibles
Comprehensive	\$0	\$6,217.00	\$123.30	\$875.00	\$0.00	\$0.00

**Loss File #:** 21384305      **Date of Loss:** 12/13/2013      **Lag Time:** 17      Commercial Automobile  
**Large Account:**      **Location Identifier:**      **Deductible N/A:**  
**Loss Description:** Insured Liability -Insured Hit Fixed Object  
**Status:** Closed      **Date:** 01/14/2014

**Claimant:** Norfolk Airport Authority      **Class Code:** 7911

Coverage	Loss Reserves	Loss Payments	Expense Payments	Loss Recoveries	Loss Deductibles	Expense Deductibles
Collision	\$0	\$4,572.60	\$108.50	\$0.00	\$0.00	\$0.00

**Loss File #:** 21426022      **Date of Loss:** 04/18/2014      **Lag Time:** 21      Commercial Automobile  
**Large Account:**      **Location Identifier:**      **Deductible N/A:**  
**Loss Description:** Insured Liability -Insured Hit Fixed Object  
**Status:** Closed      **Date:** 05/14/2014

**Claimant:** Norfolk Airport Authority      **Class Code:** 01499

Coverage	Loss Reserves	Loss Payments	Expense Payments	Loss Recoveries	Loss Deductibles	Expense Deductibles
Collision	\$0	\$1,367.89	\$73.50	\$0.00	\$0.00	\$0.00

**Loss File #:** 21611691      **Date of Loss:** 02/19/2016      **Lag Time:** 3      Commercial Automobile  
**Large Account:**      **Location Identifier:**      **Deductible N/A:**  
**Loss Description:** Claimant Liability -Rear-End Collision (To Insured)  
**Status:** Closed      **Date:** 07/21/2017

**Claimant:** Norfolk Airport Authority      **Class Code:** 7911

Coverage	Loss Reserves	Loss Payments	Expense Payments	Loss Recoveries	Loss Deductibles	Expense Deductibles
Collision	\$0	\$2,590.58	\$11.54	\$2,590.58	\$0.00	\$0.00



<b>Claimant:</b> Price, Gerald F.				<b>Class Code:</b> 7911		
<b>Coverage</b>	<b>Loss Reserves</b>	<b>Loss Payments</b>	<b>Expense Payments</b>	<b>Loss Recoveries</b>	<b>Loss Deductibles</b>	<b>Expense Deductibles</b>
Property Damage	\$0	\$40.00	\$0.00	\$0.00	\$0.00	\$0.00
PD - Rental	\$0	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

**Loss File #:** 21625551      **Date of Loss:** 03/28/2016      **Lag Time:** 14      Commercial Automobile  
**Large Account:**      **Location Identifier:**      **Deductible N/A:**  
**Loss Description:** Insured Liability -Insured Hit Parked Claimant  
**Status:** Closed      **Date:** 04/12/2016

<b>Claimant:</b> Norfolk Airport Authority				<b>Class Code:</b> 33499		
<b>Coverage</b>	<b>Loss Reserves</b>	<b>Loss Payments</b>	<b>Expense Payments</b>	<b>Loss Recoveries</b>	<b>Loss Deductibles</b>	<b>Expense Deductibles</b>
Collision	\$0	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

<b>Claimant:</b> Fedex				<b>Class Code:</b> 33499		
<b>Coverage</b>	<b>Loss Reserves</b>	<b>Loss Payments</b>	<b>Expense Payments</b>	<b>Loss Recoveries</b>	<b>Loss Deductibles</b>	<b>Expense Deductibles</b>
Property Damage	\$0	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

**Loss File #:** 21665168      **Date of Loss:** 08/19/2016      **Lag Time:** 3      Commercial Automobile  
**Large Account:**      **Location Identifier:**      **Deductible N/A:**  
**Loss Description:** Insured Liability -Insured Hit Parked Claimant  
**Status:** Closed      **Date:** 08/31/2016

<b>Claimant:</b> Norfolk Airport Authority				<b>Class Code:</b> 33499		
<b>Coverage</b>	<b>Loss Reserves</b>	<b>Loss Payments</b>	<b>Expense Payments</b>	<b>Loss Recoveries</b>	<b>Loss Deductibles</b>	<b>Expense Deductibles</b>
Collision	\$0	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

<b>Claimant:</b> WALL, GARRICK				<b>Class Code:</b> 33499		
<b>Coverage</b>	<b>Loss Reserves</b>	<b>Loss Payments</b>	<b>Expense Payments</b>	<b>Loss Recoveries</b>	<b>Loss Deductibles</b>	<b>Expense Deductibles</b>
Property Damage	\$0	\$2,470.80	\$0.00	\$0.00	\$0.00	\$0.00

**Loss File #:** 21674442      **Date of Loss:** 08/28/2016      **Lag Time:** 24      Commercial Automobile  
**Large Account:**      **Location Identifier:**      **Deductible N/A:**  
**Loss Description:** Miscellaneous -Hit And Run,Vehicle Parked  
**Status:** Report Only      **Date:** 10/04/2016

**Claimant:** Norfolk Airport Authority

**Loss File #:** 21788338      **Date of Loss:** 09/29/2017      **Lag Time:** 2      Commercial Automobile  
**Large Account:**      **Location Identifier:**      **Deductible N/A:**  
**Loss Description:** Insured Liability -Rear-End Collision (To Claimant)  
**Status:** Open      **Date:** 10/02/2017

<b>Claimant:</b> Franklin, Ajani				<b>Class Code:</b> 6601		
<b>Coverage</b>	<b>Loss Reserves</b>	<b>Loss Payments</b>	<b>Expense Payments</b>	<b>Loss Recoveries</b>	<b>Loss Deductibles</b>	<b>Expense Deductibles</b>
Bodily Injury	\$5,000	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Property Damage	\$0	\$11,517.45	\$45.00	\$1,600.00	\$0.00	\$0.00
PD - Rental	\$0	\$424.71	\$0.00	\$0.00	\$0.00	\$0.00

\*\*\*\*\* Policy Summary \*\*\*\*\*

<b>Loss</b>	<b>Loss</b>	<b>Expense</b>	<b>Loss</b>	<b>Loss</b>	<b>Expense</b>
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	<b>Reserves</b>	<b>Payments</b>	<b>Payments</b>	<b>Recoveries</b>	<b>Deductibles</b>	<b>Deductibles</b>
POLICY TOTALS	\$5,000	\$46,534.35	\$579.38	\$5,065.58	\$0.00	\$0.00

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**Total Viewable Losses: 14**    **From: 08/08/2008**    **to: 09/29/2017**



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## Loss Experience Report

Run:Wed Jan 17 16:13:53 EST 2018

**Policy:** NORFOLK AIRPORT AUTHORITY AP338062115 11/10/2008 - 11/10/2009  
**Policy:** NORFOLK AIRPORT AUTHORITY AP338062116 11/10/2009 - 11/10/2010  
**Policy:** NORFOLK AIRPORT AUTHORITY AP338062117 11/10/2010 - 11/10/2011  
**Policy:** NORFOLK AIRPORT AUTHORITY AP338062118 11/10/2011 - 11/10/2012  
**Policy:** NORFOLK AIRPORT AUTHORITY AP338062119 11/10/2012 - 11/10/2013  
**Policy:** NORFOLK AIRPORT AUTHORITY AP116647751 08/01/2013 - 08/01/2014  
**Policy:** NORFOLK AIRPORT AUTHORITY AP116647752 08/01/2014 - 08/01/2015  
**Policy:** NORFOLK AIRPORT AUTHORITY AP116647753 08/01/2015 - 08/01/2016  
**Policy:** NORFOLK AIRPORT AUTHORITY AP116647754 08/01/2016 - 08/01/2017

Claim	Claimant	LossDate	Coverage	ClosedDate	LossPaid	ExpensePaid	IncurredPaid
027218K	JERRY KOHLES	06/24/2017	PREMISES PD		0	0	0

ClaimId: 027218K Claim Description: AIRPORT  
 Total Claimants: 1  
 Total Open: 0  
 Total Suit: 0  
 Total Closed: 1  
 Total Reserve: 4,150 Average Reserve: 4,150  
 Total Loss: 0 Average Loss: 0  
 Total Expense: 0 Average Expense: 0  
 Total Incurred: 4,150 Average Incurred: 4,150

**Policy:** NORFOLK AIRPORT AUTHORITY AP1660371051 07/01/2015 - 07/01/2016

Claim	Claimant	LossDate	Coverage	ClosedDate	LossPaid	ExpensePaid	IncurredPaid
008405K	WENDY FORD	08/21/2015	PREMISES BI	10/18/2017	0	336.15	336.15

ClaimId: 008405K Claim Description: AIRPORT  
 Total Claimants: 1  
 Total Open: 0  
 Total Suit: 0  
 Total Closed: 1  
 Total Reserve: 0.0 Average Reserve: 0.0  
 Total Loss: 0 Average Loss: 0  
 Total Expense: 336.15 Average Expense: 336.15  
 Total Incurred: 336.15 Average Incurred: 336.15

Claim	Claimant	LossDate	Coverage	ClosedDate	LossPaid	ExpensePaid	IncurredPaid
008406K	MORIANO ODESSALOVE	08/20/2015	PREMISES BI		0	21,368.33	21,368.33

ClaimId: 008406K Claim Description: AIRPORT  
 Total Claimants: 1  
 Total Open: 0  
 Total Suit: 0  
 Total Closed: 1  
 Total Reserve: 58,673.68 Average Reserve: 58,673.68  
 Total Loss: 0 Average Loss: 0

Total Expense: 21,368.33 Average Expense: 21,368.33  
 Total Incurred: 80,042.01 Average Incurred: 80,042.01

Claim	Claimant	LossDate	Coverage	ClosedDate	LossPaid	ExpensePaid	IncurredPaid
008449K	NANCY BROWN	08/29/2015	PREMISES PD	10/14/2015	629.59	762.3	1,391.89

ClaimId: 008449K Claim Description: AIRPORT  
 Total Claimants: 1  
 Total Open: 0  
 Total Suit: 0  
 Total Closed: 1  
 Total Reserve: 0.0 Average Reserve: 0.0  
 Total Loss: 629.59 Average Loss: 629.59  
 Total Expense: 762.3 Average Expense: 762.3  
 Total Incurred: 1,391.89 Average Incurred: 1,391.89

Claim	Claimant	LossDate	Coverage	ClosedDate	LossPaid	ExpensePaid	IncurredPaid
009866K	MARGARET ANNE MILLER	10/28/2015	OTHER	09/13/2017	0	0	0

ClaimId: 009866K Claim Description: AIRPORT  
 Total Claimants: 1  
 Total Open: 0  
 Total Suit: 0  
 Total Closed: 1  
 Total Reserve: 0.0 Average Reserve: 0.0  
 Total Loss: 0 Average Loss: 0  
 Total Expense: 0 Average Expense: 0  
 Total Incurred: 0 Average Incurred: 0

Claim	Claimant	LossDate	Coverage	ClosedDate	LossPaid	ExpensePaid	IncurredPaid
011654K	Betty Blanchard	12/20/2015	A/C BI	01/22/2016	0	504.22	504.22

ClaimId: 011654K Claim Description: AIRPORT  
 Total Claimants: 1  
 Total Open: 0  
 Total Suit: 0  
 Total Closed: 1  
 Total Reserve: 0.0 Average Reserve: 0.0  
 Total Loss: 0 Average Loss: 0  
 Total Expense: 504.22 Average Expense: 504.22  
 Total Incurred: 504.22 Average Incurred: 504.22

Claim	Claimant	LossDate	Coverage	ClosedDate	LossPaid	ExpensePaid	IncurredPaid
013711K	ZONA JEAN HOLDEN	04/04/2016	PREMISES BI	10/30/2017	0	0	0

ClaimId: 013711K Claim Description: AIRPORT  
 Total Claimants: 1  
 Total Open: 0  
 Total Suit: 0  
 Total Closed: 1  
 Total Reserve: 0.0 Average Reserve: 0.0  
 Total Loss: 0 Average Loss: 0  
 Total Expense: 0 Average Expense: 0  
 Total Incurred: 0 Average Incurred: 0

Claim	Claimant	LossDate	Coverage	ClosedDate	LossPaid	ExpensePaid	IncurredPaid
014231K	Charlene Denman	05/08/2016	A/C BI	10/18/2016	0	971.45	971.45

ClaimId: 014231K Claim Description: AIRPORT  
 Total Claimants: 1  
 Total Open: 0  
 Total Suit: 0  
 Total Closed: 1  
 Total Reserve: 0.0 Average Reserve: 0.0  
 Total Loss: 0 Average Loss: 0  
 Total Expense: 971.45 Average Expense: 971.45  
 Total Incurred: 971.45 Average Incurred: 971.45

Claim	Claimant	LossDate	Coverage	ClosedDate	LossPaid	ExpensePaid	IncurredPaid
018007K	ROBIN ALAN GIBSON	03/07/2016	OTHER BI	0	0	0	0

ClaimId: 018007K Claim Description: AIRPORT  
 Total Claimants: 1  
 Total Open: 0  
 Total Suit: 0  
 Total Closed: 1  
 Total Reserve: 2,000 Average Reserve: 2,000  
 Total Loss: 0 Average Loss: 0  
 Total Expense: 0 Average Expense: 0  
 Total Incurred: 2,000 Average Incurred: 2,000

**Policy:** NORFOLK AIRPORT AUTHORITY AP1660371052 07/01/2016 - 07/01/2017

Claim	Claimant	LossDate	Coverage	ClosedDate	LossPaid	ExpensePaid	IncurredPaid
022616K	BRANDON KERITZ	01/11/2017	PREMISES PD	03/15/2017	476.58	336.15	812.73

ClaimId: 022616K Claim Description: AIRPORT  
 Total Claimants: 1  
 Total Open: 0  
 Total Suit: 0  
 Total Closed: 1  
 Total Reserve: 0.0 Average Reserve: 0.0  
 Total Loss: 476.58 Average Loss: 476.58  
 Total Expense: 336.15 Average Expense: 336.15  
 Total Incurred: 812.73 Average Incurred: 812.73

Claim	Claimant	LossDate	Coverage	ClosedDate	LossPaid	ExpensePaid	IncurredPaid
024067K	HOFFLER VENTURES LLC	03/22/2017	A/C PD	0	34,129.12	700.87	34,829.99
024067K	N656QS NETJETS SALES INC	03/22/2017	A/C PD	0	0	204.29	204.29
024067K	N903JD	03/22/2017	A/C PD	0	0	0	0
024067K	N915RB	03/22/2017	A/C PD	0	0	0	0

ClaimId: 024067K Claim Description: AIRPORT  
 Total Claimants: 4  
 Total Open: 0  
 Total Suit: 0  
 Total Closed: 4  
 Total Reserve: 15,795.71 Average Reserve: 3,948.93  
 Total Loss: 34,129.12 Average Loss: 8,532.28  
 Total Expense: 905.16 Average Expense: 226.29  
 Total Incurred: 50,829.99 Average Incurred: 12,707.5

**Policy:** NORFOLK AIRPORT AUTHORITY AP1660371053 07/01/2017 - 07/01/2018

Claim	Claimant	LossDate	Coverage	ClosedDate	LossPaid	ExpensePaid	IncurredPaid
026308K	ANGELA HAMNER-LEE	08/03/2017	A/C BI	0	0	536.15	536.15

ClaimId: 026308K Claim Description: AIRPORT  
 Total Claimants: 1  
 Total Open: 0  
 Total Suit: 0  
 Total Closed: 1  
 Total Reserve: 963.85 Average Reserve: 963.85  
 Total Loss: 0 Average Loss: 0  
 Total Expense: 536.15 Average Expense: 536.15  
 Total Incurred: 1,500 Average Incurred: 1,500

**Policy:** NORFOLK AIRPORT AUTHORITY AP1166477555 08/01/2017 - 08/01/2018  
 AND

\*\*\*Grand Total:

AP338062115 NORFOLK AIRPORT AUTHORITY 11/10/2008 - 11/10/2009  
 AP338062116 NORFOLK AIRPORT AUTHORITY 11/10/2009 - 11/10/2010  
 AP338062117 NORFOLK AIRPORT AUTHORITY 11/10/2010 - 11/10/2011  
 AP338062118 NORFOLK AIRPORT AUTHORITY 11/10/2011 - 11/10/2012  
 AP338062119 NORFOLK AIRPORT AUTHORITY 11/10/2012 - 11/10/2013  
 AP116647751 NORFOLK AIRPORT AUTHORITY 08/01/2013 - 08/01/2014  
 AP116647752 NORFOLK AIRPORT AUTHORITY 08/01/2014 - 08/01/2015  
 AP116647753 NORFOLK AIRPORT AUTHORITY 08/01/2015 - 08/01/2016  
 AP116647754 NORFOLK AIRPORT AUTHORITY 08/01/2016 - 08/01/2017  
 AP1660371051 NORFOLK AIRPORT AUTHORITY 07/01/2015 - 07/01/2016  
 AP1660371052 NORFOLK AIRPORT AUTHORITY 07/01/2016 - 07/01/2017  
 AP1660371053 NORFOLK AIRPORT AUTHORITY 07/01/2017 - 07/01/2018  
 AP1166477555 NORFOLK AIRPORT AUTHORITY AND 08/01/2017 - 08/01/2018  
 Total Claimants: 15  
 Total Open: 0  
 Total Suit: 0  
 Total Closed: 15  
 Total Reserve: 81,583.24 Average Reserve: 5,438.88  
 Total Loss: 35,235.29 Average Loss: 2,349.02  
 Total Expense: 25,719.91 Average Expense: 1,714.66  
 Total Incurred: 142,538.44 Average Incurred: 9,502.56

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**BUSINESS LOSS RUN**

**Agency Name:** USI INSURANCE SERVICES LLC  
**Insured Name:** NORFOLK AIRPORT AUTHORITY

**Current As of Date:** 02/22/2018  
**Number of Loss Years Requested:** 3

**Loss Run Summary:**

Policy #	Policy Term	Policy Type	No of Claims/Occurrences	Loss & Expense Reserves	Losses Paid	Expenses Paid	Losses & Expenses Paid	Recovery	Total Incurred
82427780	07/01/2015 - 07/01/2016	CRIME FFP3	0	\$0	\$0	\$0	\$0	\$0	\$0
82427780	07/01/2016 - 07/01/2017	CRIME FFP3	0	\$0	\$0	\$0	\$0	\$0	\$0
82427780	07/01/2017 - 07/01/2018	CRIME FFP3	0	\$0	\$0	\$0	\$0	\$0	\$0
Totals:			0	\$0	\$0	\$0	\$0	\$0	\$0

**There are no claims reported for this insured for the policy period covered.**

**- IMPORTANT NOTICE -**

**THE INFORMATION CONTAINED HEREIN IS PROVIDED "AS IS" AND HAS NOT BEEN AUDITED OR REVIEWED. WE MAKE NO REPRESENTATION AS TO THE ACCURACY OF THIS INFORMATION. THIS INFORMATION IS NOT INTENDED TO AND SHOULD NOT BE RELIED ON TO COMPLY WITH ANY STATUTE, REGULATION OR OTHER LEGAL OR REGULATORY REQUIREMENT. WE RESERVE THE RIGHT IN OUR DISCRETION TO WITHHOLD SPECIFIC LOSS INFORMATION.**

**BY RECEIVING THIS INFORMATION, RECIPIENT ACKNOWLEDGES AND AGREES THAT: 1.) WE ARE PROVIDING THIS INFORMATION BASED ON RECIPIENT'S EXPRESS REPRESENTATION THAT RECIPIENT IS REQUESTING SUCH INFORMATION ON BEHALF OF AND/OR WITH THE CONSENT OF RECIPIENT'S CUSTOMER; 2.) RECIPIENT WILL USE THIS INFORMATION ONLY FOR ITS OWN INTERNAL PURPOSES OR FOR SUCH PURPOSES AUTHORIZED BY RECIPIENT'S CUSTOMER; 3.) SUCH INFORMATION IS CONFIDENTIAL AND PROPRIETARY AND MAY BE SUBJECT TO PRIVACY LAWS, REGULATIONS OR OTHER LEGAL REQUIREMENT; 4.) RECIPIENT AGREES TO PROTECT AND SAFEGUARD THE INFORMATION FROM UNAUTHORIZED USE OR DISCLOSURE.**

**RHODE ISLAND INSUREDS: IN ACCORDANCE WITH SECTION 27-29-17.5 OF CHAPTER 27-29 OF THE GENERAL LAWS OF RHODE ISLAND, ADDITIONAL INFORMATION ON LOSS RESERVES MAY BE AVAILABLE UPON REQUEST OF THE FIRST NAMED INSURED OR SUCH INSURED'S AUTHORIZED AGENT OR BROKER.**

**FOR QUESTIONS REGARDING THE CONTENT OF THIS CHUBB LOSS RUN REPORT, PLEASE CONTACT YOUR CHUBB OFFICE.**



## BUSINESS LOSS RUN

### Loss Run Header Section:

Agency Name - The name of the current agent or broker associated with the policy.

Current as of Date - This is the date for which the data is valid.

Insured Name - The named insured as stated on the policy of insurance.

Number of Loss Years Requested – This is the 3, 5, 7 or 10 year historical range with the timeframe determined by the most recent policy effective date listed.

### Policy Summary:

Policy Number - The number which uniquely identifies a policy for an insured.

Policy Term - The Effective and Expiration Dates for the Policy Term.

Policy Type - The type of policy issued by the company.

Number of Claims/Occurrences - The number of Claims/Occurrences for each Policy Number, Term and Type.

Loss and Expense Reserves - The sum of the outstanding Loss and Expense Reserves for each Policy Number, Term and Type. “Undisclosed” will be displayed for open Specialty claims only.

Losses Paid - The indemnity paid for each Policy Number, Term and Type. This excludes the Net Salvage/Subrogation and reimbursable deductible amounts actually received.

Expenses Paid - The sum of the defense and LAE expenses paid for each Policy Number, Term and Type. This excludes the Net Salvage/Subrogation and reimbursable deductible amounts actually received.

Losses and Expenses Paid - The sum of Losses Paid and Expenses Paid for each Policy Number, Term and Type. This excludes the Net Salvage/Subrogation and reimbursable deductible amounts actually received.

Recovery - The sum of the Salvage/Subrogation Recovery including expenses paid or payments received for each Policy Number, Term and Type. A positive figure indicates that recovery expenses exceeded receipts.

Total Incurred - The sum of the Loss and Expense Reserves and Losses and Expenses Paid including Recovery for each Policy Number, Term and Type. “Undisclosed” will be displayed for open Specialty claims only.

Totals:

Number of Claims/Occurrences - The number of Claims/Occurrences for all Policy Numbers, Terms and Types in the Summary Section.

Loss and Expense Reserves - The sum of the outstanding Loss and Expense Reserves for all of the Policy Numbers, Terms and Types in the

## BUSINESS LOSS RUN

Summary Section. This does not include Specialty claims.

Losses Paid - The sum of Losses Paid for all of the Policy Numbers, Terms and Types in the Summary Section. This excludes the Net Salvage/Subrogation and reimbursable deductible amounts actually received.

Expenses Paid - The sum of Expenses Paid for all of the Policy Numbers, Terms and Types in the Summary Section. This excludes the Net Salvage/Subrogation and reimbursable deductible amounts actually received.

Losses and Expenses Paid - The sum of Losses Paid and Expenses Paid for all of the Policy Numbers, Terms and Types in the Summary Section. This excludes the Net Salvage/Subrogation and reimbursable deductible amounts actually received.

Recovery - The sum of the Salvage/Subrogation Recovery including expenses paid or payments received for all of the Policy Numbers, Term and Types in the Summary Section. A positive figure indicates that recovery expenses exceeded receipts.

Total Incurred - The sum of the Loss and Expense Reserves and Losses and Expenses Paid including Recovery for all the Policy Numbers, Term and Types in the Summary Section. "Undisclosed" will be displayed for open Specialty claims only.

Undisclosed – In the Loss and Expense Reserves column: This information is not disclosed.

TPA - Denotes claims/occurrences processed by a third party administrator (TPA). Can reflect full or partial term TPA. Actual numbers do not include claims/occurrences processed by TPA's.

Loss Run Details:

Policy # - The number which uniquely identifies a policy for an insured.

Claim Reference # - A unique identifier for a Chubb claim.

Claim/Occurrence # - The unique number for an occurrence of claim associated with a policy. This is used in conjunction with the policy number to identify a claim. It is sequential within a policy number.

Claimant # - The unique number associated with Claimant Name.

Policy Term - The Effective and Expiration Dates for the Policy Term.

Policy Type - The type of policy issued by the company.

Claim Status - The status of a claim as of the Current as of Date. An 'RO' next to the status indicates a Report Only Claim.

Claim Type - The type(s) of loss associated with a coverage on a claim.

Loss Location - The City and State where the loss occurred.

Loss Date - The date on which the loss occurred.

## BUSINESS LOSS RUN

Reported Date - The date on which the loss was reported.

Close Date - The date the claim was closed.

Loss Reserve - The sum of the outstanding Loss Reserve for the Claim/Occurrence in the Detail Section. "Undisclosed" will be displayed for open Specialty claims only.

Expense Reserve - The sum of the outstanding Expense Reserve for the Claim/Occurrence in the Detail Section. "Undisclosed" will be displayed for open Specialty claims only.

Losses Paid – The indemnity paid for the Claim/Occurrence in the Detail Section. This excludes the Net Salvage/Subrogation and reimbursable deductible amounts actually received.

Expenses Paid - The sum of the defense and LAE expenses paid for the Claim/Occurrence in the Detail Section. This excludes the Net Salvage/Subrogation and reimbursable deductible amounts actually received.

Losses and Expenses Paid – The sum of Losses and Expenses Paid for the Claim/Occurrence in the Detail Section. This excludes the Net Salvage/Subrogation and reimbursable deductible amounts actually received.

Recovery - The sum of the Salvage/Subrogation Recovery including expenses paid or payments received for the Claim/Occurrence in the Detail Section. A positive figure indicates that recovery expenses exceeded receipts.

Total Incurred - The sum of the Loss and Expense Reserves and Losses and Expenses Paid including Recovery for the Claim/Occurrence in the Detail Section. "Undisclosed" will be displayed for open Specialty claims only.

Claimant Name - The name(s) of the claimant associated with the Claim/Occurrence.

Deductible Amount – Actual deductible recovery, if any, applied to the Claim/Occurrence.

Loss Description - A synopsis of the loss as entered by the claim examiner.

Undisclosed – In the Loss and Expense Reserve column: This information is not disclosed.

All dollar amounts displayed represent US dollars.