

Aircraft Hull & Liability Marketing Summary

Carrier	Responses	
	Comments	Premium
ACE (incumbent)	Quoted.	Expiring: \$136,640 2% Ded TRIA \$130,581 (\$6,059 decrease) 2% Ded War only \$130,581 (\$6,059 decrease) 2% Ded War & TRIA \$132,548 (\$4,092 decrease)
AIG Aviation	Quoted	2% Ded TRIA \$133,816 (\$2,824 decrease) 2% Ded War only \$131,141 (\$5,499 decrease) 2% Ded War & TRIA \$133,093 (\$3,547 decrease)
Global Aerospace	Declined due to historical loss experience	N/A
Phoenix Aviation Managers	Quoted	2% Ded War & TRIA \$146,179 (\$9,539 increase)
QBE Aviation	Declined due to high frequency and elevated loss ratios	N/A
Starr Aviation	Declined – cannot be competitive	N/A
United States Aviation Insurance Group	Declined due to class of business	N/A
XL Aerospace	Declined due to loss history. Indication of \$80K - \$100K	N/A

Airport Hull & Liability Notable Differences in Coverage between ACE and AIG

- ACE's Medical Payments Limit is \$5,000 and AIG's is \$50,000.
- AIG is offering Voluntary Settlement Coverage in the amount of \$500,000 Each Person and \$3,000,000 Each Occurrence including Crew and Non-Owned Aircraft and ACE is not.
- AIG's coverage is Worldwide and ACE is Standard (domestic).
- AIG is offering \$50,000 for Emergency Expenses and Search & Rescue Expenses and ACE is offering \$25,000.
- AIG is offering a \$5,000,000 Limit (subject to a \$10,000 Ded) for Liability for Aircraft Physical Damage while using a non-owned aircraft and ACE is offering \$2,991,820.
- AIG is offering a \$250,000 Limit for Liability for Damage to Aircraft Hangars and Contents and ACE is offering \$50,000.
- AIG is offering \$25,000 Per Person for Liability for damage to Personal Effects and Baggage Per Passenger Any One Occurrence and ACE is offering \$5,000.
- ACE is offering \$10,000,000 for Cargo Liability (\$2,000 Ded) and AIG is offering \$1,000,000 (No Ded).
- AIG is offering \$10,000,000 Limit for Sale of Aircraft Liability, Incidental Airport Premises Liability, Mobile Equipment Liability and Host Liquor Liability and ACE is not.
- ACE has a 7 day waiting period for Aircraft Physical Damage Extra Expense and AIG has no waiting period.
- ACE has a 10 day waiting period for Extra Expense for Rental of temporary component parts – each loss and AIG does not.
- AIG is offering \$5,000 per passenger for Expenses for Trip Interruption each crew member or passenger each loss (\$35,000 occurrence) and ACE is offering \$1,000 per passenger.
- ACE offers \$25,000 for Mechanic's Tools and AIG does not.
- AIG is offering a two-year rate guarantee if losses do not exceed 50% of the premium. ACE is not.

City of San Antonio Aircraft Insurance Coverages - May 1, 2014				
COVERAGES	ACE Expiring	ACE Renewal	AIG Aviation	Phoenix Aviation
All Risks Aircraft Hull Coverage (Ground & Inflight)	Per Schedule	Per Schedule	Per Schedule	Per Schedule
Not-In-Motion Deductible	\$NIL	\$NIL	\$NIL	\$NIL
In-Motion/Ingestion Deductible	2% of agreed value	2% of agreed value	2% of agreed value	2% of agreed value
Single Limit Bodily Injury and Property Damage Liability (incl. pass.)	\$ 10,000,000	\$ 10,000,000	\$ 10,000,000	\$ 10,000,000
Third Party War Risks Liability - BI & PD				
Occurrence and Aggregate	\$ 10,000,000	\$ 10,000,000	\$ 10,000,000	\$ 10,000,000
Non-Owned Aircraft Liability	6 seat max	6 seat max	6 seat max	10 seat max
Medical Payments (including crew)	\$ 5,000	\$ 5,000	\$ 50,000	\$ 50,000
Premises Medical Payments				
Personal Injury Liability				
Additional Equipment - FLIR	\$ 10,000,000	\$ 10,000,000	\$ 10,000,000	\$ 100,000
Voluntary Settlement Coverage	\$ 250,000	\$ 250,000	\$ 250,000	\$ 250,000
each person/each occurrence				
Including Crew				
Including non-owned Aircraft	Not Covered	Not Offered	\$500,000/\$3,000,000 Yes Yes	\$500,000/\$3,000,000 No No
Territorial Limits:	Standard	Standard	Worldwide	Standard excl. Alaska
Emergency Expenses:	\$ 25,000	\$ 25,000	\$ 50,000	\$ 10,000
Search & Rescue Expenses:	\$ 25,000	\$ 25,000	\$ 50,000	\$ 10,000
Liability for Aircraft Physical Damage while using a non-owned aircraft	\$ 2,991,820	\$ 2,991,820	\$ 5,000,000 \$10,000 Deductible	\$ 1,000,000 \$2,500 Deductible
Liability for Damage to Aircraft Hangars and Contents	\$ 50,000	\$ 50,000	\$ 250,000	\$ 50,000
Liability for Damage to Personal Effects and Baggage			\$25,000 per person	\$500 per person
Per Passenger any one occurrence	\$ 5,000	\$ 5,000	\$NIL Deductible	\$2,500 per occ. \$100 Deductible
Cargo Liability	\$ 10,000,000 \$2,000 Deductible	\$ 10,000,000 \$2,000 Deductible	\$ 1,000,000 \$NIL Deductible	\$ 10,000 \$2,500 Deductible
SEE INDIVIDUAL QUOTATIONS FOR GREATER DETAIL				

City of San Antonio
Aircraft Insurance Coverages - May 1, 2014

COVERAGES	ACE Expiring	ACE Renewal	AIG Aviation	Phoenix Aviation
Sale of Aircraft Liability	Not Covered	Not Covered	\$ 10,000,000	\$ 10,000,000
Incidental Airport Premises Liability	Not Covered	Not Covered	\$ 10,000,000	Not Offered
Mobile Equipment Liability	Not Covered	Not Covered	\$ 10,000,000	Not Offered
Host Liquor Liability	Not Covered	Not Covered	\$ 10,000,000	Not Offered
Aircraft Physical Damage Extra Expense	\$3,500 each day \$210,000 each loss 7 day waiting 60 day max.	\$3,500 each day \$210,000 each loss 7 day waiting 60 day max.	\$3,500 each day \$210,000 each loss 0 day waiting 60 day max.	Not Offered
Extra Expense for Rental of temporary component parts - each loss	\$ 150,000 10 day waiting	\$ 150,000 10 day waiting	\$ 150,000 0 day waiting	\$ 500 10 day waiting
Expenses for Trip Interruption each crew member or passenger, each loss	\$1,000 - passenger	\$1,000 - passenger	\$5,000 - passenger \$35,000 - occurrence	Not Offered
All Risks Coverage for Spare Parts/Spare Engines - each loss	\$300,000 \$1,000 Deductible	\$300,000 \$1,000 Deductible	\$300,000 \$NIL Deductible	\$10,000 \$500 Deductible
Mechanics' Tools	\$25,000 \$ NIL deductible	\$25,000 \$ NIL deductible	Incl. in spares	Not Offered
Maximum Value Newly Acquired Aircraft	\$ 10,000,000	\$ 10,000,000	\$ 10,000,000	\$ 100,000
Open Pilot Warranty:	Yes	Yes	Yes	Yes
Lay-up credit			Yes	No
Governmental Entity Limited Enhanced Coverage Endt	Yes	Yes	Yes	Yes
Good Experience Return (excl. War Premium)	Not Covered	Not Offered	Yes	Yes
Credit Down Grade Endorsement	Yes	Yes	Yes	Not Offered
Student Pilot Supervision Endorsement	Yes	Yes	Yes	Not Offered
Incidental Medical Malpractice Endorsement	Yes	Yes	Yes	Not Offered
Knowledge of Occurrence and Failure to Report Clause	Yes	Yes	Yes	Not Offered
Date Recognition Writeback	Yes	Yes	Yes	Upon Form Completion

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