

CALIFORNIA JPIA
8081 Moody Street, La Palma, California 90623

July 1, 2011

LP 11
(Supersedes GL 10)

PROGRAM: **Liability Protection Program** losses have a self insured retention up to \$5 million. Reinsurance and excess insurance are purchased from \$5 million to \$50 millionⁱ. This program provides coverage for general liability and auto liability exposures.

PROTECTION PERIOD: July 1, 2011 at 12:01 a.m. to July 1, 2012 at 12:00 a.m. Pacific Time

PROTECTS: A. CALIFORNIA JPIA Members (including commissions, agencies, authorities, or similar entities that qualify in the definition of Member in the Memorandum of Liability Coverage); and
B. Any person or entity defined in the Memorandum of Liability Coverage as a Protected Party.

COVERS: Legal obligations to pay as damages by reason of tort liability imposed by law because of one or more of these defined damages:

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|--|---|
| 1. Bodily Injury | 5. Broadcast/Publication Injury |
| 2. Property Damage | 6. Employment Practices Injury |
| 3. Personal Injury | 7. Employee Benefits Administration Liability |
| 4. Public Officials Errors and Omissions | 8. Termination of City Manager's Employment |

LIMITS PER MEMBER (Liability)
\$50,000,000 Per Occurrence Per Member
\$50,000,000 Annual Aggregate Per Memberⁱⁱ

LIMITS PER MEMBER (Subsidence)
\$35,000,000 Per Occurrence Per Member
\$20,000,000 Annual Aggregate Per Memberⁱⁱⁱ

MAJOR EXCLUSIONS:

REVIEW COVERAGE DOCUMENTS FOR ALL EXCLUSIONS

- | | |
|---|---|
| 1. Owned airport, aircraft, or watercraft; | 9. Medical care activities (limited coverage); |
| 2. Workers Compensation or similar employment-related claims; | 10. Use or operation of any railroad; Quiet Zones; wayside horns; |
| 3. Damage to owned or leased property, or property in the care, custody or control of the member; | 11. Wrongful termination, or failure to hire or promote (limited coverage); |
| 4. Dam failure in self-insured layers; | 12. Punitive damages; |
| 5. Condemnation or Inverse Condemnation; | 13. Adoption or administration of an ordinance, land use entitlements; |
| 6. Pollution/Hazardous Materials (limited coverage); | 14. Antitrust; |
| 7. Ionizing radiations or radioactive material (limited coverage); | 15. Equitable or similar actions not for monetary damages; |
| 8. Failure to supply utility service; | 16. Loss of money, securities, or refunds; |
| | 17. Suits by a Member against a protected party; |

**THE ABOVE IS A SUMMARY ONLY.
IT DOES NOT MODIFY THE MEMORANDUM OF COVERAGE,
NOR THE REINSURANCE OR EXCESS INSURANCE DOCUMENTS.
FOR FULL COVERAGE DETAILS SEE THE FULL CONTRACTS
AND POLICIES ON FILE AT THE CALIFORNIA JPIA OFFICE.
EFFECTIVE JULY 1, 2011**

ⁱ Annual aggregate deductibles of \$2.5 million and \$3.0 million apply to all losses up to \$15 million

ⁱⁱ Annual Aggregate applies to Products/Completed Operations only.

ⁱⁱⁱ Annual Aggregate applies only to excess insurance provided by Insurance Company of the State of Pennsylvania and Allied World Assurance Company.

This summary is not intended as an interpretation of coverage.
Please see the contract policy, on file with the Authority, for details on coverage available.

**Liability Protection Program
Reinsurance and Excess Insurance
Coverage Detail**

**California Joint Powers Insurance Authority
Liability Reinsurance Program 2011 - 2012**

COVERED PARTY	California Joint Powers Insurance Authority
ADDRESS	8081 Moody Street, La Palma, California 90623
COVERAGE PERIOD	July 1, 2011 to July 1, 2012
COVERAGE PROVIDED BY	Evanston Insurance Company; subsidiary of Markel Corporation Policy #: N/A; Towers Watson Layer #: E26444.11 \$5,000,000 in excess of \$5,000,000 Includes a \$2,500,000 Annual Aggregate Deductible (AAD)
A.M. BEST RATING	A g (Excellent) - As of 7/20/2010 Financial Size Category of XIII (\$1.25 Billion to \$1.5 Billion)
CALIFORNIA STATUS	Non-Admitted
LIMITS/COVERAGE	The reinsurer supports the California Joint Powers Insurance Authority's \$15,000,000 limit for \$5,000,000 excess of \$5,000,000 per occurrence per Protected Party after the \$2,500,000 AAD
SELF INSURED RETENTION	\$5,000,000 Per Occurrence
DEFENSE COSTS AND EXPENSES	Included within the Limits and Self-Insured Retention
COVERAGE	Follows the Memorandum of Liability Coverage (MOLC)
TERRITORY	Follows the Memorandum of Liability Coverage (MOLC)

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Liability Protection Program
Reinsurance and Excess Insurance
Coverage Detail

MAJOR EXCLUSIONS
(Refer to details in Policies)

All exclusions in the Memorandum of Liability Coverage (MOLC) apply.

- Pool (exception applies), Association, Syndicate, Exchange, Plan, Fund or other facility directly as a member, subscriber or participant, or indirectly by way of reinsurance or assessments.
- Insolvency fund, including any guarantee fund, association, pool, plan or other facility
- Nuclear
- War and Terrorism
- Pollution
- Coverage written specifically to insure or reinsure punitive damages
- Punitive, exemplary, consequential or compensatory damages
- All reinsurance assumed by the Reassured, except internal pooling arrangements
- Retroactive Coverage
- Asbestos
- Silica

CLAIMS REPORTING Carl Warren & Company

P.O. Box 25180
Santa Ana, CA 92799-5180
Phone: (714) 572-5200, or (800) 572-6900
Fax: (714) 961-8131
Email: publicentityclaims@carlwarren.com

Contract Policy contains the full reporting requirements.

BROKER

Towers Watson

Dan Madej, Vice President; Chicago, IL
Isabella Pang, Consultant; Chicago, IL
Susan Leung, Consultant; Chicago, IL

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Liability Protection Program
Reinsurance and Excess Insurance
Coverage Detail

California Joint Powers Insurance Authority
Liability Reinsurance Program 2011 - 2012

COVERED PARTY	California Joint Powers Insurance Authority
ADDRESS	8081 Moody Street, La Palma, California 90623
COVERAGE PERIOD	July 1, 2011 to July 1, 2012
COVERAGE PROVIDED BY	Evanston Insurance Company; subsidiary of Markel Corporation Policy # N/A; Towers Watson Layer #: E26897.11 50% of \$5,000,000 in excess of \$10,000,000 Includes a \$3,000,000 Annual Aggregate Deductible (AAD) Brit Syndicate (2987) Policy #: PK1011110; Towers Watson Layer #: E26897.11 50% of \$5,000,000 in excess of \$10,000,000 Includes a \$3,000,000 Annual Aggregate Deductible (AAD)
A.M. BEST RATING	Evanston Insurance Company; subsidiary of Markel Corporation A g (Excellent) - As of 7/20/2010 Financial Size Category of XIII (\$1.25 Billion to \$1.5 Billion) Brit Syndicate (2987) A (Excellent) - As of 4/19/2011 Financial Size Category of X (\$500 Million to \$750 Million)
CALIFORNIA STATUS	Evanston Insurance Company - Non-Admitted Brit Syndicate (2987) - Admitted
LIMITS/COVERAGE	The reinsurers supports the California Joint Powers Insurance Authority's \$15,000,000 limit for \$5,000,000 excess of \$10,000,000 per occurrence per Protected Party after the \$3,000,000 AAD
RETENTION	\$10,000,000 Per Occurrence
DEFENSE COSTS AND EXPENSES	Included within the Limits and Self-Insured Retention
COVERAGE	Follows the Memorandum of Liability Coverage (MOLC)
TERRITORY	Follows the Memorandum of Liability Coverage (MOLC)

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Liability Protection Program
Reinsurance and Excess Insurance
Coverage Detail

MAJOR EXCLUSIONS All exclusions in the Memorandum of Liability Coverage (MOLC)
(Refer to details in Policies) apply.

(Same as Page 1)

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BROKER Towers Watson

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Susan Leung, Consultant; Chicago, IL

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**Liability Protection Program
Reinsurance and Excess Insurance
Coverage Detail**

**California Joint Powers Insurance Authority
Liability Excess Program 2011 - 2012**

COVERED PARTY	California Joint Powers Insurance Authority	
ADDRESS	8081 Moody Street, La Palma, California 90623	
COVERAGE PERIOD	July 1, 2011 to July 1, 2012	
COVERAGE PROVIDED	Lexington Insurance Company Owned by Chartis, who is owned by AIG Policy #: 006502594 \$10,000,000 in excess of \$15,000,000	
A.M. BEST RATING	Lexington Insurance Company Owned by Chartis, who is owned by AIG A p (Excellent) - As of 12/20/2010 Financial Size Category of XV (\$2 Billion or greater)	
CALIFORNIA STATUS	Non-Admitted	
LIMITS/COVERAGE	\$10,000,000	Per Occurrence Per Protected Party in excess of
	\$15,000,000	Self-Insured Retention
	\$10,000,000	Sub-limit for Subsidence per Occurrence and
	\$15,000,000	Annual Aggregate Per Protected Party in excess of
		Self-Insured Retention
RETENTION	\$15,000,000	Per Occurrence
	\$15,000,000	Per Occurrence for Subsidence Per Protected Party
	\$15,000,000	Per Occurrence for Act of Terrorism
DEFENSE COSTS AND EXPENSES	Included within the Limits and Self-Insured Retention	
COVERAGE	Follows the Memorandum of Liability Coverage (MOLC)	
TERRITORY	Follows the Memorandum of Liability Coverage (MOLC)	

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Liability Protection Program
Reinsurance and Excess Insurance
Coverage Detail

MAJOR EXCLUSIONS
(Refer to details in Policies)

All exclusions in the Memorandum of Liability Coverage (MOLC) apply.

- Asbestos
- Nuclear Energy
- Fungus / Mold
- Violation of Statutes in Connection with Sending, Transmitting or Communicating any Material or Information, by any means whatsoever.
- Spam and Fax

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Liability Protection Program
Reinsurance and Excess Insurance
Coverage Detail

California Joint Powers Insurance Authority
Liability Excess Program 2011- 2012

COVERED PARTY	California Joint Powers Insurance Authority
ADDRESS	8081 Moody Street, La Palma, California 90623
COVERAGE PERIOD	July 1, 2011 to July 1, 2012
COVERAGE PROVIDED	Allied World Assurance Co. (AWAC) Policy #: 03057277 \$10,000,000 in excess of \$25,000,000
A.M. BEST RATING	Allied World Assurance Co. (AWAC) A g (Excellent) - As of 8/24/2010 Financial Size Category of XV (\$2 Billion or greater)
CALIFORNIA STATUS	Admitted
LIMITS/COVERAGE	\$10,000,000 Per Occurrence Per Protected Party in excess of \$25,000,000 Self-Insured Retention \$10,000,000 Annual Aggregate (Subsidence Only) Per Protected Party in excess of \$25,000,000 Self-Insured Retention
RETENTION	\$25,000,000 Per Occurrence \$25,000,000 Per Occurrence for Subsidence Per Protected Party \$25,000,000 Per Occurrence for Act of Terrorism
DEFENSE COSTS AND EXPENSES	Included within the Limits and Self-Insured Retention
COVERAGE	Follows the Memorandum of Liability Coverage (MOLC)
TERRITORY	Follows the Memorandum of Liability Coverage (MOLC)

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Liability Protection Program
Reinsurance and Excess Insurance
Coverage Detail

MAJOR EXCLUSIONS All exclusions in the Memorandum of Liability Coverage (MOLC) (Refer to details in Policies) apply.

- Asbestos

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Liability Protection Program
Reinsurance and Excess Insurance
Coverage Detail

California Joint Powers Insurance Authority
Liability Excess Program 2011 - 2012

COVERED PARTY	California Joint Powers Insurance Authority	
ADDRESS	8081 Moody Street, La Palma, California 90623	
COVERAGE PERIOD	July 1, 2011 to July 1, 2012	
COVERAGE PROVIDED	Starr Indemnity & Liability Company Policy #: SISCPEL00006511 \$15,000,000 in excess of \$35,000,000	
A.M. BEST RATING	Starr Indemnity & Liability Company A (Excellent) - As of 8/26/2010 Financial Size Category of X (\$500 Million to \$750 Million)	
CALIFORNIA STATUS	Admitted	
LIMITS/COVERAGE	\$15,000,000	Per Occurrence Per Protected Party in excess of \$35,000,000 Self-Insured Retention
RETENTION	\$35,000,000	Per Occurrence
	\$35,000,000	Per Occurrence for Subsidence Per Protected Party
	\$35,000,000	Per Occurrence for Act of Terrorism
DEFENSE COSTS AND EXPENSES	Included within the Limits and Self-Insured Retention	
COVERAGE	Follows the Memorandum of Liability Coverage (MOLC)	
TERRITORY	Follows the Memorandum of Liability Coverage (MOLC)	

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Liability Protection Program
Reinsurance and Excess Insurance
Coverage Detail

MAJOR EXCLUSIONS All exclusions in the Memorandum of Liability Coverage (MOLC) (Refer to details in Policies) apply.

- Subsidence
- Asbestos
- Nuclear
- Auto Coverages - “Ultimate Net Loss” arising out of or resulting from any first party physical damage coverage; no fault law; personal injury protection or auto medical payments coverage; or uninsured or underinsured motorist law
- Pollution
- Workers Compensation and Similar Laws

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**Liability Protection Program
California Joint Powers Insurance Authority
Liability Reinsurance and Excess Program Layering 2011 - 2012**

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44	<p align="center">\$10,000,000 in excess of \$25,000,000 Allied World Assurance Co. (AWAC)</p>	P R O T E C T I O N
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38	<p align="center">\$10,000,000 in excess of \$15,000,000 Lexington Insurance Company Owned by Chartis, who is owned by AIG</p>	M O L C L I M I T
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32	<p align="center">\$5,000,000 in excess of \$10,000,000 (with \$3M AAD) 50% - Evanston Insurance Company (Parent: Markel Corporation Group) 50% - Brit Syndicate (2987)</p>	
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26	<p align="center">\$5,000,000 in excess of \$5,000,000 (with \$2.5M AAD) Evanston Insurance Company (Parent: Markel Corporation Group)</p>	
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20	<p align="center">\$5,000,000 Retention California Joint Powers Insurance Authority</p>	
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