ACI 2009 CONSTRUCTION PROJECT INSURANCE SPECIFICATIONS SURVEY (NON-OCIP/CCIP)	Expansion – (Airside) The project is a 4-gate, two level expansion of an existing, active concourse. The expansion will add approximately 60,000 square feet additional passenger concourse level hold rooms and 65,000 square feet apron level functional space. The project also includes four passenger-boarding bridges. Project includes demolition and excavation.		Parking Structure (Landside) The project is a 1.2 million square foot, five level cast-in-place parking structure providing 3,700 parking spaces. Construction is in and around a congested, heavily traveled airport roadway system, and above an existing multi-tiered parking structure. Project includes demolition and excavation.		Office Building (Landside) The project is a 9,000 square foot, 2-level structural steel office building additional to an existing, operating office building and adjacent to an airport exit roadway. Project includes demolition and excavation.	
	Estimated Construction Cost - \$40 to \$45 million. Construction time frame – 22 months		Estimated Construction Cost - \$55 to \$60 million. Construction time frame – 24 months		Estimated Construction Cost - \$35 to \$40 million. Construction time frame – 18 months	
I. General Liability						
General Liability Limits (Including excess/umbrella)	Min: \$1,000,000		Min: \$1,000,000		Min: \$1,000,000	
	Max: \$300,000,000		Max: \$300,000,000		Max: \$300,000,000	
	Mode: \$10,000,000 (9)		Mode: \$5,000,000 (6)		Mode: \$5,000,000 (6))
	Number of respondents	: 25	Number of respondents:	: 24	Number of respondents: 25	
Statement that aggregate limits must be maintained throughout project.	Yes: 19 – 76%		Yes: 18 – 75%		Yes: 19 – 76%	
	No: 6 – 24%		No: 6 – 25%		No: 6 – 24%	
	Number of respondents	: 25	Number of respondents: 24 Yes: 19 – 79%		Number of respondents: 25 Yes: 19 – 76%	
Agreement specifies coverage to include property damage and bodily injury equivalent to Insurance Services Office (ISO) Form No. CG 00 01 12 07	Yes: 20 – 80% No: 5 – 20%		No: 5 – 21%		No: 6 – 24%	
	Number of necessaries 25		Number of recognitions	. 24	Number of responden	to. OF
Agreement specifies products and completed operations coverages.			Number of respondents Yes: 22 – 96%	# of years	Number of responden Yes: 23 – 96%	# of years
operations coverages.	No: 1 – 4%	Min: 1 year Max: 10 years Mode: 3 years (5)	No: 1 – 4%	Min: 1 year Max: 10 years Mode: 5 years (5)	No: 1 – 4%	Min: 1 year Max: 10 years Mode: 5 years (5)
	Number of respondents: 24	Number of respondents: 14	Number of respondents: 23	Number of respondents: 12	Number of respondents: 24	Number of respondents: 12
Continuing coverage following substantial	Yes: 18 – 75%	# of years	Yes: 17 – 74%	# of years	Yes: 17 – 71%	# of years
completion of work	No: 6 – 25%	Min: 1 year Max: 10 years Mode: 1 year (3) and 3 years (3)	No: 6 – 26%	Min: 1 year Max: 10 years Mode: 1 year (3) and 3 years (3)	No: 7 – 29%	Min: 1 year Max: 10 years Mode: 1 year (3) and 3 years (3)
	Number of respondents: 24	Number of respondents: 11	Number of respondents: 23	Number of respondents: 11	Number of respondents: 24	Number of respondents: 11
Agreement specifies that Additional Insured	Yes: 21 – 84%		Yes: 20 – 83%		Yes: 20 – 80%	
Endorsement for general liability has to be included along with a Certificate of Insurance.	No: 4 – 16%		No: 4 – 17%		No: 5 – 20%	
	Number of respondents: 25		Number of respondents: 24		Number of respondents: 25	

II. Auto Liability				
Automobile Liability Limits	Landside	Landside	Landside	
	N. 4500.000	W 4500 000	M. 4500 000	
	Min: \$500,000	Min: \$500,000	Min: \$500,000	
	Max: \$10,000,000 Mode: \$1,000,000 (14)	Max: \$10,000,000	Max: \$5,000,000	
	Mode: \$1,000,000 (14)	Mode: \$1,000,000 (15)	Mode: \$1,000,000 (16)	
	Number of respondents: 25	Number of respondents: 24	Number of respondents: 24	
	Airside	Airside	Airside	
	Min: \$500,000	Min: \$1,000,000	Min: \$1,000,000	
	Max: \$10,000,000	Max: \$10,000,000	Max: \$10,000,000	
	Mode: \$5,000,000 (12)	Mode: \$5,000,000 (8)	Mode: \$5,000,000 (9)	
2. MCC CO Forders and Alexander Advanced Alexander	Number of respondents: 25	Number of respondents: 18	Number of respondents: 20	
2. MCS 90 Endorsement (transportation of hazardous materials) required when applicable.	Yes: 10 – 42%	Yes: 10 – 43%	Yes: 11 – 46%	
	No: 14 – 58%	No: 13 – 57%	No: 13 – 54%	
	Number of respondents: 24	Number of respondents: 23	Number of respondents: 24	
Coverage equivalent to ISO Pollution Liability – Broadened coverage for covered Autos Endorsement	Yes: 13 – 57%	Yes: 12 – 55%	Yes: 12 – 56%	
(CA 99 48) when hazardous waste is hauled.	No: 10 – 43%	No: 10 – 45%	No: 10 – 44%	
	Number of respondents: 23	Number of respondents: 22	Number of respondents: 22	
III. Workers Compensation				
Workers' Compensation (Employers' Liability Limits)	E.L. Ea. Acc:	E.L. Ea. Acc:	E.L. Ea. Acc:	
	a) Min: \$100,000	a) Min: \$100,000	a) Min: \$100,000	
	b) Max: \$1,000,000	b) Max: \$1,000,000	b) Max: \$1,000,000	
	c) Mode: \$1,000,000 (14)	c) Mode: \$1,000,000 (14)	c) Mode: \$1,000,000 (15)	
	Number of respondents: 23	Number of respondents: 22	Number of respondents: 23	
	E.L. Dis. – Ea. Emp:	E.L. Dis. – Ea. Emp:	E.L. Dis. – Ea. Emp:	
	a) Min: \$100,000	a) Min: \$100,000	a) Min: \$100,000	
	b) Max: \$1,000,000	b) Max: \$1,000,000	b) Max: \$1,000,000	
	c) Mode: \$1,000,000 (13)	c) Mode: \$1,000,000 (13)	c) Mode: \$1,000,000 (14)	
	Number of respondents: 23	Number of respondents: 22	Number of respondents: 23	
	E.L. Dis – Pol. Lim:	E.L. Dis – Pol. Lim:	E.L. Dis – Pol. Lim:	
	a) Min: \$100,000	a) Min: \$100,000	a) Min: \$100,000	
	b) Max: \$1,000,000	b) Max: \$1,000,000	b) Max: \$1,000,000	
	c) Mode: \$1,000,000 (13)	c) Mode: \$1,000,000 (13)	c) Mode: \$1,000,000 (14)	
	Number of respondents: 22	Number of respondents: 22	Number of respondents: 23	
2. Actual waiver of subrogation endorsement obtained for WC	Yes: 13 – 54%	Yes: 12 – 52%	Yes: 12 – 50%	
	No: 11 – 46%	11 – 46% No: 11 – 48%		
	Number of respondents: 24	Number of respondents: 23	Number of respondents: 24	
IV. Builder's Risk				
Do you require Builders' Risk?	Yes: 22 – 88% a) Required on	Yes: 22 – 96% a) Required on	Yes: 22 – 92% a) Required on	
a) Required on completed value basis?	completed value basis?	completed value basis?	completed value basis?	

b) Purchased by Airport or Contractor?	No: 3 – 12%		No: 1 - 4%		No: 2 – 8%		
, , , , , ,		Yes: 17 – 89%		Yes: 19 – 90%		Yes: 19 – 86%	
		No: 2 – 11%		No: 2 – 10%		No: 3 – 14%	
	Number of respondents: 25	Number of respondents:	Number of respondents: 23	Number of respondents: 21	Number of respondents: 24	Number of respondents: 22	
		b) Purchased by Airport or Contractor?		b) Purchased by Airport or Contractor?		b) Purchased by Airport or Contractor?	
	Airport: 6 – 27%		Airport: 9 – 41%		Airport: 9 – 39%		
	Contractor: 14 – 64%	,	Contractor: 13 – 62%		Contractor: 12 – 5	2%	
	Both: 2 – 9%				Both: 2 – 9%		
	Number of responden	ts: 22	Number of responden	ts: 22	Number of respond	dents: 23	
Do you "roll up" this type of project into your main property program?	Yes: 13 – 52%		Yes: 11 – 46%		Yes: 12 – 48%		
property program.	No: 12 – 48%		No: 13 – 54%		No: 13 – 52%		
	Number of responden		Number of responden		Number of respondents: 25		
3. Does the contractor pay a share of the deductible?	Yes: 16 – 67%	(a)	Yes: 16 – 67%	(a)	Yes: 16 – 67%	(a)	
a) How much?	No: 8 – 34%	Min: Max: Mode: 100% (8)	No: 8 – 33%	Min: Max: Mode: 100% (7)	No: 8 – 33%	Min: Max: Mode: 100% (8)	
	Number of respondents: 24	Number of respondents: 13	Number of respondents: 24	Number of respondents: 13	Number of respondents: 24	Number of respondents: 13	
4. Airport added as:	Loss payee: 6 – 32%	respondents. 13	Loss payee: 7 – 39%	respondents. 13	Loss payee: 5 – 26		
•			Additional Incomed 5 2007				
	Additional Insured: 7 – 37%		Additional Insured: 5 – 28%		Additional Insured	: 7 – 37%	
	Both: 6 – 31%		Both: 6 – 33%		Both: 7 – 37%		
	Number of responden	Number of respondents: 19		Number of respondents: 18		Number of respondents: 19	
V. Contractors' Pollution Liability							
Contractors' Pollution Liability	Yes: 14 – 56%	Min: \$500,000 Max: \$20,000,000	Yes: 13 – 54%	Min: \$1,000,000 Max: \$20,000,000	Yes: 13 – 54%	Min: \$1,000,000 Max: \$20,000,000	
	No: 11 – 44%	Mode: \$2,000,000 (4) and \$5,000,000 (4)	No: 11 – 46%	Mode: \$2,000,000 (4) and \$5,000,000 (4)	No: 11 – 46%	Mode: \$1,000,000 (5)	
	Number of	Number of	Number of	Number of	Number of	Number of	
	respondents: 25	respondents: 12	respondents: 24	respondents: 11	respondents: 24	respondents: 12	
VI. Owners and Contractor's Protective							
Owners and Contractor's Protective	Yes: 4 – 17%	Min: \$5,000,000 Max: \$5,000,000	Yes: 3 – 13%	Min: \$5,000,000 Max: \$5,000,000	Yes: 4 – 17%	Min: \$5,000,000 Max: \$5,000,000	
	No: 20 – 83%	Mode: \$5,000,000 (1)	No: 20 – 87%	Mode: \$5,000,000 (1)	No: 20 – 83%	Mode: \$5,000,000 (1)	
	Number of	Number of	Number of	Number of	Number of	Number of	
If you obtain Owners Protective, do you waive	respondents: 24	respondents: 1	respondents: 23	respondents: 1	respondents: 24	respondents: 1	
2. If you obtain Owners Protective, do you waive additional insured status on contractor's CGL?			Yes: 1 – 17%		Yes: 1 – 17%		
	No: 5 – 83%		No: 5 – 83%		No: 5 – 83%		

VIII Professional Lightlity (FSO)	Number of respondents: 6		Number of respondents: 6		Number of respondents: 6		
VII. Professional Liability (E&O) 1. Do you require the general contractor (GC to carry	Yes: 20 – 83%		Yes: 20 – 87%		Yes: 20 – 83%		
professional liability (E&O) coverage for design-build	1es. 20 – 65 /6		1es. 20 - 67 %		165. 20 - 63 %		
projects?	No: 4 – 17%		No: 3 – 13%		No: 4 – 17%		
	Number of respondents	: 24	Number of respondents:	23	Number of respondent	s: 24	
a) If yes, do you require E&O coverage to address	Yes: 9 – 45%		Yes: 9 – 45%			Yes: 10 – 48%	
pollution, mold, hazardous materials?	No: 11 – 54%		No: 11 – 55%		No: 11 – 52%		
	NO. 11 – 3476			NO. 11 – 55 %		NO. 11 – 32 70	
1) 500 Harth (1) Day On annual (1) Annual and Harth	Number of respondents		Number of respondents:		Number of respondent		
b) E&O Limits: (a) Per Occurrence (b) Aggregate Limit	(a) Min: \$500,000 Max: \$10,000,000 Mode: \$1,000,000 (7)	(b) Min: \$1,000,000 Max: \$10,000,000 Mode: \$5,000,000 (7)	(a) Min: \$500,000 Max: \$10,000,000 Mode: \$1,000,000 (7)	(b) Min: \$1,000,000 Max: \$10,000,000 Mode: \$5,000,000 (6)	(a) Min: \$500,000 Max: \$5,000,000 Mode: \$1,000,000 (9)	(b) Min: \$1,000,000 Max: \$5,000,000 Mode: \$1,000,000 (7)	
	Number of respondents: 20	Number of respondents: 17	Number of respondents: 18	Number of respondents: 15	Number of respondents: 19	Number of respondents: 16	
c) Practice Policy or Project Specific or Not Specified	Practice Policy: 2 – 9% Project Specific: 5 – 24% Not Specified: 13 – 62% Project Specific & Not Specified: 1 – 5%		Practice Policy: 1 – 5% Project Specific: 5 – 26% Not Specified: 13 – 68%		Practice Policy: 3 – 16% Project Specific: 4 – 21% Not Specified: 12 – 63%		
	Number of respondents: 21 Number of respondents: 19		Number of respondents: 19				
2. Do you require the same limits of E&O from design	Yes: 17 – 71% No: 7 – 29% No: 6 – 26%		Yes: 17 – 74%		Yes: 18 – 75%		
firms subcontracting to the GC?				No: 6 – 25%			
	Number of respondents	: 24	Number of respondents: 23		Number of respondents: 24		
When contracting directly with an Architectural/Engineering (A/E) firm do you require	Yes: 25 – 100%		Yes: 24 – 100%		Yes: 25 - 100%		
E&O? (not design build)	No: 0		No: 0		No: 0		
	Number of respondents	: 25	Number of respondents: 24		Number of respondents: 25		
a) E&O limits: (a) Per Occurrence (b) Aggregate Limit	(a) Min: \$1,000,000 Max: \$50,000,000 Mode: \$5,000,000 (9)	(b) Min: \$1,000,000 Max: \$10,000,000 Mode: \$5,000,000 (9)	(a) Min: \$1,000,000 Max: \$50,000,000 Mode: \$5,000,000 (8)	(b) Min: \$1,000,000 Max: \$50,000,000 Mode: \$5,000,000 (7)	(a) Min: \$1,000,000 Max: \$50,000,000 Mode: \$1,000,000 (12)	(b) Min: \$1,000,000 Max: \$5,000,000 Mode: \$1,000,000 (8)	
	Number of respondents: 20	Number of respondents: 18	Number of respondents: 19	Number of respondents: 17	Number of respondents: 20	Number of respondents: 18	
b) Practice Policy or Project Specific or Not Specified	Practice Policy: 1 – 4% Project Specific: 8 – 33% Not Specified: 14 – 59% Practice Policy & Not Specified: 1 – 4%		Practice Policy: 1 – 4% Project Specific: 8 – 35% Not Specified: 13 – 57% Practice Policy & Not Specified: 1 – 4%		Practice Policy: 2 – 9% Project Specific: 8 – 35% Not Specified: 12 – 52% Practice Policy & Not Specified: 1 – 4%		
Do you require the same E&O limits of A/E firms subcontracting to the prime?	Number of respondents: 24 Yes: 17 – 71%		Number of respondents: 23 Yes: 16 – 70%		Number of respondents: 23 Yes: 17 – 71%		
	No: 7 – 29%		No: 7 – 30%		No: 7 – 29%		

	Number of respondents: 24		Number of respondents: 23		Number of respondents: 24	
5. Also, when contracting directly (not design build), do you require the GC to carry E&O?	Yes: 10 – 42%		Yes: 10 – 43% No: 13 – 57%		Yes: 11 – 46%	
	No: 14 – 58%				No: 13 – 54%	
	Number of respondents	: 24	Number of respondents: 23		Number of respondents: 24	
a) E&O limits: (a) Per Occurrence (b) Aggregate Limit	(a) Min: \$1,000,000 Max: \$10,000,000 Mode: \$5,000,000 (4)	(b) Min: \$1,000,000 Max: \$10,000,000 Mode: \$5,000,000 (4)	(a) Min: \$1,000,000 Max: \$10,000,000 Mode: \$5,000,000 (4)	(b) Min: \$1,000,000 Max: \$10,000,000 Mode: \$5,000,000 (4)	(a) Min: \$1,000,000 Max: \$5,000,000 Mode: \$1,000,000 (4)	(b) Min: \$1,000,000 Max: \$5,000,000 Mode: \$5,000,000 (3)
	Number of respondents: 7	Number of respondents: 7	Number of respondents: 7	Number of respondents: 7	Number of respondents: 8	Number of respondents: 8
b) Practice Policy or Project Specific or Not Specified	Practice Policy: 1 – 11% Project Specific: 2 – 22% Not Specified: 6 – 67%		Practice Policy: 1 – 11% Project Specific: 2 – 22% Not Specified: 6 – 67%		Practice Policy: 1 – 10% Project Specific: 2 – 20% Not Specified: 6 – 60% Practice Policy & Project Specific: 1 – 10%	
	Number of respondents	: 9	Number of respondents:	9	Number of respondent	ts: 10
6. Do you hire a Project Management Support Consultant in addition to GC to carry professional	Yes: 18 – 78%		Yes: 17 – 77%			
liability (E&O) coverage?	No: 5 – 22%		No: 5 – 23%		No: 5 – 22%	
	Number of respondents				Number of respondents: 23	
a) E&O limits: (a) Per Occurrence (b) Aggregate Limit	(a) Min: \$1,000,000 Max: \$50,000,000 Mode: \$1,000,000 (6)	(b) Min: \$1,000,000 Max: \$10,000,000 Mode: \$5,000,000 (4)	(a) Min: \$1,000,000 Max: \$50,000,000 Mode: \$1,000,000 (6)	(b) Min: \$1,000,000 Max: \$10,000,000 Mode: \$5,000,000 (3)	(a) Min: \$1,000,000 Max: \$50,000,000 Mode: \$1,000,000 (7)	(b) Min: \$1,000,000 Max: \$5,000,000 Mode: \$1,000,000 (3) and \$5,000,000 (3)
	Number of respondents: 14	Number of respondents: 11	Number of respondents: 12	Number of respondents: 9	Number of respondents: 13	Number of respondents: 9
b) Practice Policy or Project Specific or Not Specified	Practice Policy: 3 – 19% Project Specific: 3 – 19% Not Specified: 10 – 62%		Practice Policy: 3 – 21% Project Specific: 3 – 21% Not Specified: 8 – 57%		Practice Policy: 3 – 21% Project Specific: 3 – 21% Not Specified: 7 – 50% Practice Policy & Project Specific: 1 – 7%	
	Number of respondents	: 16	Number of respondents: 14		Number of respondents: 14	
7. Do you Require an extended reporting period for ALL E&O policies?	Yes: 14 – 61% No: 9 – 39%	How Long? Min: 1 year Max: 10 years Mode: 3 years (5)	Yes: 13 – 59% No: 9 – 41%	How Long? Min: 1 year Max: 10 years Mode: 3 years (4)	Yes: 12 – 56% No: 10 – 44%	How Long? Min: 1 year Max: 10 years Mode: 3 years (5)
	Number of respondents: 23	Number of respondents: 13	Number of respondents: 22	Number of respondents: 12	Number of respondents: 22	Number of respondents: 12
VIII. General Insurance Provisions	· · · ·	· · ·	· · ·	· · · · · · · · · · · · · · · · · · ·	· · ·	
Specify Best's Rating for all policies	Yes: 22 – 88% No: 3 – 12%	Ratings - Most Common: A- (6)	Yes: 21 – 88% No: 3 – 12%	Ratings - Most Common: A- (6)	Yes: 21 – 84% No: 4 – 16%	Ratings - Most Common: A- (5)
	Number of	Number of	Number of	Number of	Number of	Number of

	respondents: 25	respondents: 21	respondents: 24	respondents: 21	respondents: 25	respondents: 21	
2. Subcontractors subject to same limits as GC?	Yes: 16 – 64%		Yes: 15 – 63%		Yes: 15 – 60%		
	No: 9 – 36%		No: 9 – 37%		No: 10 – 40%		
	Number of respondents: 25		Number of responden	Number of respondents: 24		ents: 25	
Certificate of insurance required	Yes: 22 – 96%		Yes: 22 – 96%		Yes: 23 – 96%		
	No: 1 – 4%		No: 1 – 4%	No: 1 – 4%			
	Number of responden	ts: 23	Number of responden	ts: 23	Number of responde	ents: 24	
Agreement specifies that insurance of Airport	Yes: 22 – 88%		Yes: 21 – 88%		Yes: 22 – 88%		
Authority is secondary and excess of insurance required in Agreement which is to be primary.	No: 3 – 12%		No: 3 – 12%		No: 3 – 12%		
	Number of responden	ts: 25	Number of responden	ts: 24	Number of responde	ents: 25	
5. # of days for cancellation notice to airport specified.	Yes: 25 – 100%	# of days: Min: 10 days	Yes: 24 – 100%	# of days: Min: 10 days	Yes: 25 – 100%	# of days: Min: 10 days	
	No: 0	Max: 60 days Mode: 30 days (18)	No: 0	Max: 60 days Mode: 30 days (17)	No: 0	Max: 60 days Mode: 30 days (18)	
	Number of	Number of	Number of	Number of	Number of	Number of	
	respondents: 25	respondents: 26	respondents: 24	respondents: 24	respondents: 25	respondents: 25	
Agreements limit the amount of deductible/self-insurance. (Four-part question, a-d)	(a)		(a)		(a)		
insurance. (rour-part question, a-u)	Yes: 10 – 43%		Yes: 10 – 43%		Yes: 10 – 43%		
	No 13 – 57%		No: 13 – 57%		No: 13 – 57%		
	Number of responden		Number of responden		Number of responde		
	(b) Deductible/Self In	surance	(b) Deductible/Self Insurance WC: -Min:Max:Mode: \$1,000		(b) Deductible/Self Insurance		
	WC:				WC:		
	-Min:				-Min:		
	-Max:				-Max:		
	-Mode: \$1,000				-Mode: \$1,000		
	Number of respondents: 1		Number of respondents: 1		Number of respondents: 1		
	CGL:		CGL:		CGL:		
	-Min: \$5,000		-Min: \$5,000		-Min: \$5,000		
	-Max: \$1,000,000		-Max: \$1,000,000		-Max: \$1,000,000		
	-Mode: \$5,000 (3)		-Mode: \$5,000 (3)		-Mode: \$5,000 (3)		
	Number of respondents: 6		Number of respondents: 6		Number of respondents: 5		
	Auto:		Auto:		Auto:		
	-Min: \$5,000		-Min: \$10,000		-Min: \$10,000		
	-Max: \$1,000,000		-Max: \$1,000,000		-Max: \$1,000,000		
	-Mode: \$5,000 (2)		-Mode:		-Mode:		
	Number of respondents:4		Number of respondents: 2 (c) Required approval by airport?		Number of respondents: 2		
	(c) Required approval by airport?		(c) Required approval by airport?		(c) Required approval by airport?		
	Yes: 9 – 82%		Yes: 9 – 82%		Yes: 10 – 83%		
	No: 2 – 18%		No: 2 – 18%		No: 2 – 17%		

	Number of respondents: 11	Number of respondents: 11	Number of respondents: 12	
	(d) What department?	(d) What department?	(d) What department?	
	Most Common: Risk Management (7)	Most Common: Risk Management (7)	Most Common: Risk Management (6)	
	Number of respondents: 10	Number of respondents: 10	Number of respondents: 11	
7. If deductible exceeds your allowable limit, do you	Yes: 7 – 39%	Yes: 7 – 39%	Yes: 8 – 42%	
have contractors buy the deductible down?	No: 11 – 61%	No: 11 – 61%	No: 11 – 58%	
	Number of respondents: 18	Number of respondents: 18	Number of respondents: 19	
8. Certificates must show deductibles/self-insurance.	Yes: 15 – 62%	Yes: 14 – 61%	Yes: 15 – 63%	
	No: 9 – 38%	No: 9 – 39%	No: 9 – 37%	
	Number of respondents: 24	Number of respondents: 23	Number of respondents: 24	
9. Does Agreement state failure of airport to	Yes: 22 – 88%	Yes: 21 – 88%	Yes: 21 – 84%	
review/obtain insurance documentation does not relieve contractor of compliance?	No: 3 – 12%	No: 3 – 12%	No: 4 – 16%	
	Number of respondents: 25	Number of respondents: 24	Number of respondents: 25	
10. Waiver of subrogation required on all lines?	Yes: 20 – 80%	Yes: 19 – 79%	Yes: 19 – 76%	
· ·	No: 5 – 20%	No: 5 – 21%	No: 6 – 24%	
	Number of respondents: 25	Number of respondents: 24	Number of respondents: 25	
11. Does agreement state contractor is responsible for	Yes: 20 – 80%	Yes: 20 – 83%	Yes: 20 – 80%	
all deductible/retentions?	No: 5 – 20%	No: 4 – 17%	No: 5 – 20%	
	Newborn of manner dente. OF	Newshare Commendants 24	Number of new and state 25	
12. Contractor to provide certified copies of insurance	Number of respondents: 25 Yes: 23 – 92%	Number of respondents: 24 Yes: 21 – 91%	Number of respondents: 25 Yes: 22 – 92%	
policies upon Airport's written request.	163. 25 – 7270	163. 21 – 7170	163. 22 - 7270	
	No: 2 – 8%	No: 2 – 9%	No: 2 – 8%	
	Number of respondents: 25	Number of respondents: 23	Number of respondents: 24	
13. No Representation of Coverage Adequacy.	Yes: 20 – 80%	Yes: 18 – 75%	Yes: 19 – 76%	
Owner does not represent that coverage and limits will necessarily be adequate to protect Contractor and such coverage and limits shall no be deemed as a limitation	No: 5 – 20%	No: 6 – 25%	No: 6 – 24%	
on Contractor's liability under the indemnities granted to Owner in this contract.	Number of respondents: 25	Number of respondents: 24	Number of respondents: 25	
14. Cross – Liability Coverage or Standard ISO	Number of respondents: 25 Yes: 15 – 62%	Yes: 16 – 70%	Yes: 15 – 63%	
separation of insureds provision.				
	No: 9 – 38%	No: 7 – 30%	No: 9 – 37%	
	Number of respondents: 24	Number of respondents: 23	Number of respondents: 24	
15. Failure to maintain insurance may result in contract	Yes: 23 – 96%	Yes: 21 – 95%	Yes: 23 – 96%	
termination.	No: 1 – 4%	No: 1 – 5%	No: 1 – 5%	
	Number of respondents: 24	Number of respondents: 22	Number of respondents: 24	
16. What department at your airports reviews	Admin	Admin	Admin	
insurance documents (e.g. certs) for compliance?	 Airport Contracting Dept. & Risk Management 	 Airport Contracting Dept. & Risk Management 	 Airport Contracting Dept. & Risk Management 	

- Aviation, Design Construction Services
- Construction Project Manager
- Engineering
- Engineering & Risk Management
- Insurance
- Legal & Risk Management
- Multiple
- Operations
- Outsourced, Risk, Engineering
- Project Management & Risk Management
- Properties
- Property & Business Development/Risk Management
- Purchasing/Legal
- Risk Management (Most Common: 9)

Aviation, Design Construction Services

- Construction Project Manager
- Engineering
- Engineering & Risk Management
- Insurance
- Legal & Risk Management
- Multiple
- Operations
- Outsourced, Risk, Engineering
- Project Management and Risk Management
- Properties
- Property & Business Development/Risk Management
- Purchasing/Legal
- Risk Management (Most Common: 8)

- Aviation, Design Construction Services
- Construction Project Manager
- Engineering
- Engineering & Risk Management
- Legal
- Legal & Risk Management
- Multiple
- Operations
- Outsource, Risk, Engineering
- Project Management and Risk Management
- Properties
- Property & Business
 Development/Risk Management
- Purchasing/Legal
- Risk Management (Most Common: 8)

Number of respondents: 25

Number of respondents: 25

Number of respondents: 24

IX. Comments

BNA: For Nashville, under Builder's Risk, it varies by project on whether it is obtained by the Airport or the GC. We price it out with both Airport and GC to provide coverage and usually take which every provides us the best economic costs.

SAC: Aside from an OCIP for recent major construction, we use annual term policies (practice policies). Had not thought of adding "reinstatement of aggregate limits" to T&C, have required "Per job" or "Per Location" GL endorsement.

SAN: The Airport insures the vast majority of construction projects under a rolling wrap-up or a design-build OCIP. Only small projects (less than \$2million) are insured outside of our OCIP(S). The response to the survey are indications of the insurance requirements that appear reasonable to apply to the 3 examples.

SEA: In regards to Section VII - Question #5 and whether we require non-design build contractors to carry professional liability (e/o) coverage - At Sea-Tac we state in the insurance requirements for the general liability coverage that the contractor shall not use any endorsements (such as CG 22.79 or CG 2243) that would exclude coverage for property damage or bodily injury arising out of professional services that the contractor normally performs as a contractor (construction means, methods, sequences, and techniques). If these exclusions are attached to the GL, then we make the general contractor purchase a professional liability policy. In regards to Section VII-Question #6 – If we hire a separate Project Management Consultant, to support a construction project, we may or may not require this consultant (or the firm) to provide professional liability coverage. Risk Management will look at the scope of work of the consultant's contract to determine what we are asking the consultant to do. If the scope of work directs the consultant to review design changes, review shop drawings, negotiate change orders, approve other submittal documents, etc.... we then require the E/O coverage. If the work is more administrative in nature, usually illustrated by lower fees per hour, then we would not require this coverage. In regards to Section IV – Question #1 on builder risk coverage – At Sea-Tac our first option is to always try to get the project included onto our main property insurance program coverage form, which has "course of construction coverage". This is a better rate and lower deductible. However, these have to be scheduled and approved by the underwriter. There are times when we would purchase a separate builder risk policy. For example, some projects in which we receive State or Federal funding, requires the project to be fully insured including flood and earthquake, which we don't have on our main program. Or, the construction project is above \$50 million which is the maximum for which we can normally add construction projects onto our main property program. Or, we are doing work with another public entity and they wish to have a separate builder risk policy. In regards to Section IV – Question #4 – If we/Sea-Tac specify that the contractor is to buy the builder risk policy we would be loss payee and additional insured on the policy. In regards to Section IV, Question #3. For projects in which the work is covered under our main property insurance program, the Contractor is responsible for deductibles which are normally capped at \$50,000. For projects above \$50 million in value, we buy a separate builder risk policy and there is normally some deductible sharing structure for property losses if the deductible is more than \$100,000. In regards to Section VIII, Question #6. We do not allow self-insurance when we have a requirement for Professional Liability (E&O) coverage. In regards to Section VIII, Question #6(b) – If a contractor has a deductible of between \$250,000 to \$1 million then they just need to disclose this to us. If the deductible is greater than \$ 1 million, then we formally call their "deductible" as self-insurance and we have contract language that addresses how we would approve it; or as an alternative they can always buy the deductible down. In regards to Section VIII. Question #11 – yes, for all required liability lines of coverage.

SNA: For the new concourse project; we set the limits for the subcontractors in our contract based on the trade, i.e. electrical, plumbing, mechanical, piles & caissons, concrete, steel, BRBs, Elevators, etc...