



PREMIUM COMPARISON

Coverage	Carrier	Basis	Exposure			Premium		
			2025-26	2026-27	Change	2025-26	2026-27	Change
Property								
Property: Building/Contents	Chubb	Values	161,802,099	161,802,099	0%	247,359	247,975	0.2%
Property: Business Income	Chubb	Values	2,000,000	2,000,000	0%	Included	Included	
Property: Equipment Breakdown	Chubb	Values	163,802,099	163,802,099	0%	Included	Included	
Property: Earthquake	Chubb	Limit	5,000,000	5,000,000	0%	Included	Included	
Inland Marine: Mobile Equipment	Chubb	Values	6,920,487	6,920,487	0%	Included	Included	
Casualty								
Automobile	Acuity	Power Units	13	13	0%	25,684	27,152	6%
Executive Risk								
Public Officials Bond	CNA Surety	Employees	32	32	0%	1,509	1,509	0%
Total						274,552	276,636	0.7%

Notes

- 1 Some policies may be "non-admitted" and subject to state tax.
- 2 Some policies are written on a "claims made" basis. This type of policy includes time sensitive claim reporting obligations.
- 3 Higher limits may be available. Please let us know if you would like us to get quotes for higher limits.
- 4 KPA Risk Management Center, valued at \$12,500 on average, provided by Holmes Murphy at no cost.
- 5 Property: \$100M Policy Loss Limit with \$50k AOP Deductible & 24 Hr Waiting Period, \$100k/72 Hr Water Damage Deductible, \$50k/24 Hr Earthquake Deductible, and 1% (\$100k Min)/48 Hr Wind/Hail Deductible except 2% (\$250k Min)/72 Hr Wind/Hail Deductible for Terminal Building & Parking Garage.

Coverage Options	Difference	Yes/No
1 Property: Exclude Terrorism Coverage	RP \$17,169	
2 Auto: Increase Comprehensive Deductible from \$500 to \$1,000	RP \$489	
3 Crime: Add Crime Coverage with Chubb - Employee Theft, Client Theft, ERISA, Money & Securities, Forgery, Computer System Fraud & Funds Transfer Fraud @ \$1M with \$5k Ded / Social Engineering Fraud with Official Auth @ \$250k with \$10k Ded / Social Engineering Fraud without Official Auth @ \$50k with \$10k Ded	AP \$1,459	
4 Executive: Add Public Officials Liability - Directors & Officers Liability and Employment Practices Liability	Subject to App	

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COMMERCIAL PROPERTY

Occupancy / Use	Business						Water			Earthquake		Area	Cost		
	Building	Property	Business	Income &		Location	Damage	Ded	Ded	Ded	Ded				
				Personal	Extra			Value	Ded.	W/H Ded					
Terminal and Skywalk	72,890,000	811,125	1,000,000	74,701,125	RC	50,000	2%/\$250k/72Hr	\$100k/72Hr	\$50k/24Hr	240,926	\$303				
Bronze 14' Statue	140,595		Included	140,595	RC	50,000	2%/\$250k/72Hr	\$100k/72Hr	\$50k/24Hr						
Rental Car Building	5,407,500	10,815	Included	5,418,315	RC	50,000	2%/\$250k/72Hr	\$100k/72Hr	\$50k/24Hr	12,000	\$451				
Airport Cold Storage	91,568	10,815	Included	102,383	RC	50,000	1%/\$100k/48Hr	\$100k/72Hr	\$50k/24Hr	4,200	\$ 22				
T Hanger	110,324		Included	110,324	RC	50,000	1%/\$100k/48Hr	\$100k/72Hr	\$50k/24Hr	7,800	\$ 14				
T Hanger	110,324		Included	110,324	RC	50,000	1%/\$100k/48Hr	\$100k/72Hr	\$50k/24Hr	7,800	\$ 14				
Old Airport Shop	91,568		Included	91,568	RC	50,000	1%/\$100k/48Hr	\$100k/72Hr	\$50k/24Hr	4,200	\$ 22				
Electric Vault	189,262	264,968	Included	454,230	RC	50,000	1%/\$100k/48Hr	\$100k/72Hr	\$50k/24Hr	1,216	\$156				
Old Airport Shop	135,698		Included	135,698	RC	50,000	1%/\$100k/48Hr	\$100k/72Hr	\$50k/24Hr	3,600	\$ 38				
Sand Storage Building	175,414		Included	175,414	RC	50,000	1%/\$100k/48Hr	\$100k/72Hr	\$50k/24Hr	7,500	\$ 23				
Fed Ex Cargo Building	5,407,500		Included	5,407,500	RC	50,000	1%/\$100k/48Hr	\$100k/72Hr	\$50k/24Hr	41,300	\$131				
Signature Flight Service Hangar	5,407,500		Included	5,407,500	RC	50,000	1%/\$100k/48Hr	\$100k/72Hr	\$50k/24Hr	40,000	\$135				
Ten Stall T Hanger	405,563		Included	405,563	RC	50,000	1%/\$100k/48Hr	\$100k/72Hr	\$50k/24Hr	11,200	\$ 36				
Ground Operations Building- Storage of snow removal equipment / additional vehicle storage	10,407,500		Included	10,407,500	RC	50,000	1%/\$100k/48Hr	\$100k/72Hr	\$50k/24Hr	29,580	\$352				
FBO Hangar / Office leased to Maverick Air Center	5,407,500		Included	5,407,500	RC	50,000	1%/\$100k/48Hr	\$100k/72Hr	\$50k/24Hr	16,000	\$338				
FAA Nav Aid Buildings	81,640		Included	81,640	RC	50,000	1%/\$100k/48Hr	\$100k/72Hr	\$50k/24Hr	2,400	\$ 34				
FAA Nav Aid Building	81,640		Included	81,640	RC	50,000	1%/\$100k/48Hr	\$100k/72Hr	\$50k/24Hr	2,400	\$ 34				
FAA Nav Aid Building	81,640		Included	81,640	RC	50,000	1%/\$100k/48Hr	\$100k/72Hr	\$50k/24Hr	2,400	\$ 34				
FAA Nav Air Building	81,640		Included	81,640	RC	50,000	1%/\$100k/48Hr	\$100k/72Hr	\$50k/24Hr	2,400	\$ 34				
Parking Garage	54,000,000		1,000,000	55,000,000	RC	50,000	2%/\$250k/72Hr	\$100k/72Hr	\$50k/24Hr	371,371	\$145				
	160,704,376	1,097,723	2,000,000	163,802,099											

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EXTENSIONS AND LIMITATIONS INCLUDE BUT ARE NOT LIMITED TO:

- \$100,000,000 Policy Loss Limit
- 1% Wind/Hail Deductible with \$100,000 Minimum and 48 Hr Waiting Period except for Terminal Building & Parking Garage which are 2% Wind/Hail Deductible with \$250,000 Minimum and 72 Hr Waiting Period
- \$100,000 Water Damage Deductible applies with 72 Hr Waiting Period
- Inundation, Backup & Mudflow - \$25,000 Sublimit with \$50,000 Deductible & 48 Hr Waiting Period
- \$5,000,000 Earthquake Annual Aggregate with \$25,000 Deductible & 24 Hr Waiting Period
- Sprinkler Leakage (from Fire Protection Equipment) – Full policy limits apply (unless caused by Earthquake)
- \$250,000 Blanket Limit of Insurance Per Premises – includes Accounts Receivable, Electronic Data Processing Equipment, Fine Arts (\$100,000 needed at Main Terminal), Outdoor Trees, Shrubs, Plants or Lawns, Personal Property of Employees and Valuable Papers
- Equipment Breakdown Included
- Exclusions include Malicious Programming, Terrorism, Flood/Water and Virus, Bacteria or Micro-Organism

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