

## Steven C. Sterling

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**From:** Sam Rosenthal <sam@samric.com>  
**Sent:** Friday, April 13, 2018 11:05 AM  
**To:** ngorman@specializedins.com; jpennypacker@specializedins.com; Landon Strawhand; Van E. Crosby (van.crosby@usi.com); tbraithwaite@bbandt.com; npierre@vmlins.org; bjohnson@riskprograms.com; Ken Yavoich; dwilliams@ggiausa.com; chris@questinsurance.com; marketanalyst@prime-vendor.com; jcantwell@mindspring.com; jacquelinesessa@deltek.com; Brandon Yost (brandon.yost@aon.com); Steven C. Sterling; Janice Pagnini (Janice.Pagnini@usi.com); Cindy @R.I.C.  
**Subject:** Norfolk Airport Authority Addendum 3  
**Attachments:** Norfolk Feb 2018.pdf

Please note addendum three.  
Thanks to Janice Pagnini of USI for the update.  
Please forward to your underwriter.  
And include a copy of the Addendum in your proposal.  
Thanks,  
Sam

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## Loss Experience Report

Run: Mon Feb 26 11:04:35 EST 2018

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	MARIANO ODESSALOVE	08/20/2015	PREMISES BI	0	30,000	21,788.51	51,788.51

ClaimId: 008406K Claim Description: AIRPORT  
 Total Claimants: 1  
 Total Open: 0  
 Total Suit: 0  
 Total Closed: 1  
 Total Reserve: 28,253.5 Average Reserve: 28,253.5  
 Total Loss: 30,000 Average Loss: 30,000  
 Total Expense: 21,788.51 Average Expense: 21,788.51  
 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	420.18	420.18
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:		420.18		Average Expense:		420.18	
Total Incurred:		420.18		Average Incurred:		420.18	

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	168.07	168.07
ClaimId:		018007K		Claim Description:		AIRPORT	
Total Claimants:		1		Total Open:		0	
Total Suit:		0		Total Closed:		1	
Total Reserve:		10,831.93		Average Reserve:		10,831.93	
Total Loss:		0		Average Loss:		0	
Total Expense:		168.07		Average Expense:		168.07	
Total Incurred:		11,000		Average Incurred:		11,000	

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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	1,037.02	35,166.14
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:		0	

Total Closed:	4	Average Reserve:	3,948.93
Total Reserve:	15,795.71	Average Loss:	8,532.28
Total Loss:	34,129.12	Average Expense:	310.33
Total Expense:	1,241.31	Average Incurred:	12,791.54
Total Incurred:	51,166.14		

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	12/19/2017	0	746.23	746.23

ClaimId:	026308K	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:	746.23	Average Expense:	746.23
Total Incurred:	746.23	Average Incurred:	746.23

Claim	Claimant	LossDate	Coverage	ClosedDate	LossPaid	ExpensePaid	IncurredPaid
028004K	KESHA GREEN	07/01/2017	PREMISES BI	0	0	0	0

ClaimId:	028004K	Claim Description:	AIRPORT
Total Claimants:	1		
Total Open:	0		
Total Suit:	0		
Total Closed:	1		
Total Reserve:	16,500	Average Reserve:	16,500
Total Loss:	0	Average Loss:	0
Total Expense:	0	Average Expense:	0
Total Incurred:	16,500	Average Incurred:	16,500

\*\*\*Grand Total:

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	
Total Claimants:	15		
Total Open:	0		
Total Suit:	0		
Total Closed:	15		
Total Reserve:	71,381.14	Average Reserve:	4,758.74
Total Loss:	65,235.29	Average Loss:	4,349.02
Total Expense:	27,274.57	Average Expense:	1,818.3
Total Incurred:	163,891	Average Incurred:	10,926.07

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