

Liability Program 2026/27 Program Year

Allied World \$10,000,000 per occurrence excess of \$15,000,000	\$25 Million
StarStone (Core) \$5,000,000 per occurrence excess of \$10,000,000	
Everest Re (75%)* & Obsidian (25%)* \$3,250,000 per occurrence excess of \$6,750,000	\$10 Million
Government Entities Mutual \$4,000,000 per occurrence excess of \$2,750,000	\$7 Million (Minimum coverage upon membership)
CalTIP Pooled Layer \$2,750,000 per occurrence inclusive of the member's self-insured retention (SIR)	
\$350,000 SIR	
\$250,000 SIR	
\$100,000 SIR	
\$50,000 SIR	
\$25,000 SIR	
\$0 (pre-funded)	

**Everest and Obsidian have engaged in a 75/25 quota share, respectively, for the 2026/27 program year.*



Vehicle Physical Damage Program 2026/27 Program Year

Landmark (RSUI) \$5,000,000 per occurrence excess of \$15,000,000 (\$2.0M per vehicle sublimit)	\$20 Million
Evanston (Markel) \$14,900,000 per occurrence excess of \$100,000 (\$2.0M per vehicle sublimit)	
CalTIP Pooled Layer \$100,000 per occurrence, inclusive of per vehicle deductible	
\$10,000	
\$5,000	
\$2,500	
\$1,000	
\$500	