

State of Florida
FDOT Bridge, Property Business Interruption Insurance Program
Premium and Loss Report / Insurers' Loss Ratio

Policy Period	DOL	Agency	Description	Status	Claim File Notes	Total Incurred
4/1/2001- 6/1/2002						
	5/14/2001	Turnpike	Bridge Hit by third party (Bridge #930152)	Closed	No Recovery available. Unable to identify third party.	\$363,233
	8/13/2001	THCEA	Bridge hit by City of Tampa garbage Truck. (Bridge #100450)	Closed	Recovery from City of Tampa (Immunity Waiver).	\$268,877
	12/28/2001	THCEA	Bridge hit by gasoline tanker truck owned by McKenzie Tank Lines. (Bridge #100514)	Closed	Subrogation from FfIC is final - \$865,993	\$613,330
	5/6/2002	OOCEA	Bridge hit by truck owned by Venegas. (Damage to Toll Plaza Lanes 10 & 11)	Closed	Subrogation from Zurich is final - \$336,923	\$246,778
Annual Total (01-02)						\$1,492,218
6/1/2002- 7/1/2003						
	8/11/2002	OOCEA	Bridge hit by gasoline tanker truck. (Bridge #750087)	Closed	Subrogation recovery by insurer successful	\$268,103
	9/4/2002	MDX	Miami Dade County Solid Waste dump truck crashed into bridge. (Bridge #870038)	Closed	Pais per 16th & Final GAB Robins Report	\$149,497
	10/3/2002	MDX	Gas Tanker truck crashed through retaining wall - SR 836	Closed	Subrogation recovery from Miami-Dade County	
	10/31/2002	THCEA	Veterans Expressway - propane truck crashed and exploded	Closed	Damage inside deductible amount	
Annual Total (02-03)						\$417,600
7/1/2003- 7/1/2004						
	7/27/2003	Turnpike	Thomas B. Manuel Bridge - tractor trailer driver failed to negotiate the new traffic pattern onto the bridge. His truck of frozen foods crashed and went up in Palm Beach County- PGA Blvd ramp over pass struck by driver (Bridge #930148)	Closed	Notice of Occurrence Only No Claim File with insurer as per FDOT	
	9/8/2003	Turnpike		Closed	Claim Withdrawn by Insured	
	2/17/2004	SR 874	SR 874- South Dade Expressway toll property damage	Closed	Subrogation attempt failed	\$135,896
Annual Total (03-04)						\$135,896
7/1/2004- 7/1/2005						
	4/29/2004	THCEA	Lee Roy Selmon Expressway elevated expansion collapsed closing part of the tolls road	Closed	Notice of Occurrence Only No Claim File with insurer	
	6/12/2004		Damage cause by Allied Waste (BFI) truck to the SR112 MXD Toll Plaza Facility	Closed	Notice of Occurrence Only No Claim File with insurer	
	8/11/2004	Bridge 930144	Vehicle traveling NB lane of the Turnpike hit the bridge	Closed	Notice of Occurrence Only No Claim File with insurer	
	8/13/2004	Bridge 930144	Tractor Trailer, transporting for Ranger Construction Ind., load too high and struck underside bridge overpass by careless driver Curtis Feagins. Truck hit	Closed	Claim Filed per GAB 6th & Final Report	\$139,992
	8/13/2004	Bridge 930148	Tractor Trailer, transporting for Ranger Construction Ind., load too high and struck underside bridge overpass by careless driver Curtis Feagins. Truck hit	Closed	Subrogation by insurer successful 12/30/05	\$159,447
	8/13/2004	Bridge 930152	Tractor Trailer, transporting for Ranger Construction Ind., load too high and struck underside bridge overpass by careless driver Curtis Feagins.	Closed	Claim Filed per GAB 6th & Final Report	
	8/13/2004	Bridge 890068	Tractor Trailer, transporting for Ranger Construction Ind., load too high and struck underside bridge overpass by careless driver Curtis Feagins.	Closed	Subrogation by insurer successful 12/30/05	
	9/16/2004	SR398 Bob Sykes Bridge	Hurricane Ivan Bridge closed to traffic with construction underway to the approaches, which were washed out by the hurricane event. Some wind	Closed	Notice of Occurrence Only No Claim File with insurer	\$2,347,896
		SR293-Mid Bay Bridge	Bridge was open to traffic but tolls were not being collected. Some wind		Claim Paid per 8/21/05 Claim Report Net	
		SR281-Garcon Point Bridge	Bridge closed to traffic with construction underway to the approaches, which		Deductible \$1.5M and 50% of Primary Layer is	
		SR281-Garcon Point Bridge	Bridge closed to traffic with construction underway to the approaches, which			(Incl. above)
		Bridge 580174	were washed out by the hurricane event. Some wind damage to the Toll Plaza			(Incl. above)

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		SR399-Navarre Bridge	Bridge closed to traffic. Main bridge has some scour damage thru the channel that was being prepared. The causeway between the relief bridge and the Load transported by a vehicle#1 struck the SR702 overpass. As vehicle#2			(Incl. above)
	10/19/2004	Bridge 930144	traveled under the overpass it struck some cables that were hanging from the Accident between fuel tanker and a car on access ramp from I-595 to the	Closed	Per 2nd and Final GAB Robins At Fault party is bankrupt. Recovery stayed pending outcome of Notice of Occurrence Only No Claim File with insurer	\$253,242
	2/11/2005		Turnpike in Broward County. Damage to the asphalt and guardrail. No damage	Closed		
Annual Total (04-05)						\$2,900,577
7/1/2005- 7/1/2006						
	10/10/2005	Bridge 890068	Vehicle towing a trailer with a crane. The crane was too high and hit the underpass of the bridge.	Closed	Claim re-opened by FDOT (2008) repair costs inter-mixed with those of 11/2/05 loss	\$321,562
	11/2/2005	Bridge 890068	Truck towing a flatbed trailer loaded with three metal containers stacked on top of each other and hit the overpass (Webbs Towing)	Closed	Claim re-opened by FDOT (2008) repair costs inter-mixed with those of 10/10/05 loss At fault	\$95,370
	2/16/2006	Bridge 890068	Cause of Loss unknown as discovery was made during repairs	Closed	Paid per 5th and Final GAB Robins Report No subrogation potential	\$257,546
Annual Total (05-06)						\$674,478
7/1/2006- 6/30/2007						
	8/29/2006	Three Lakes Toll Plaza	Semi Tractor Trailer slammed into the toll plaza and damaged possibly 5 lanes (Ryder Truck Rental, Inc.)	Closed	Paid per 6th and Final GAB Robins Report Subrogation recovery successful. FDOT over	\$11,398
	12/28/2006	Bridge 930144	Semi tractor and trailer carrying a larger backhoe, was northbound on SR 91 in the outside lane at 45th St. when the boom on the backhoe struck the bridge.	Closed	Paid per 7th and Final GAB Robins Report Subrogation recovery successful.	\$5,021
	1/23/2007	Bridge 930144	An over-height tractor trailer traveling Southbound on Florida's Turnpike impacted 45th St. (JLC Farm, Inc.)	Closed	Paid per 7th and Final GAB Robins Report Subrogation recovery successful 12/5/07	\$4,451
	3/21/2007	Plaza ID 006200	Mirarmar Toll Plaza- trash truck carrying crane went through the lane causing structure damage (Eastern Waste Systems)	Closed	Paid per 4th and Final GAB Robins Report Subrogation successful 2/13/08	\$14,159
	4/18/2007	Bridge #930144	Tractor trailer carrying a larger backhoe, impacted South bound the 45th St Bridge , south lanes sustained extensive damage to the steel carrier beam &	Closed	Paid per 5th and Final GAB Robins Report Subrogation successful 2/19/08	-\$5,500
Annual Total (06-07)						\$29,529

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7/1/2007- 6/30/2008			NO LOSSES			
Annual Total (07-08)						
7/1/2008- 6/30/2009						
	3/19/2009	Golden Glades NB	North Bound lane was struck by a garbage truck. damaged toll both that provided support to the canopy	Closed	check mailed to client on 9/1/09	\$268,493
Annual Total for (08-09)						\$268,493
7/1/2009- 6/30/2010						
	12/14/2009	Bridge 110070	Truck struck a tractor trailer which caught fire underneath Turnpike Bridge 110070	Closed	check mailed to client on 6/28/10	\$1,757,423
Annual Total for (09-10)						\$1,757,423
7/1/2010- 6/30/2011						
	1/22/2011	Golden Glades Main Toll Plaza Building 6151	Truck with trailer (wide load) collided with fixed object at toll plaza	Closed	Settlement form at fault party. Check was received by FDOT on 9/26/11 for \$65,724.22.	
Annual Total for (10-11)						\$0
7/1/2011 - 6/30/2012			NO LOSSES			
Annual Total for (11-12)						\$0
7/1/2012 - 6/30/2013						
	10/28/2012	Lyons Road Toll Plaza	Struck by vehicle which lost control. Traveling 65MPH in a 25MPH zone. Damage to Sawgrass Bldg # 4546 and the toll collection equipment	Closed	Total damage is still being determined. It is not believed there will be a BI claim.	\$135,140
	12/17/2012	Golden Glades Toll Plaza	Tractor Trailer hauling a wide load tried to fit through a lane designated for normal width vehicles. Driver struck the toll booth, toll equipment and crash	Closed	Damage inside deductible amount	
Annual Total of (12-13)						\$135,140
7/1/2013 - 6/30/2014			NO LOSSES			
Grand Total						\$0

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Subrogation	Net Loss	Applicable Deductible	Insured Share	Total Premium	Loss Ratio
\$0	\$338,233	\$25,000	\$101,470		
\$100,000	\$218,077	\$150,800	\$35,423		
\$1,802,856	\$2,269,686	\$146,500	\$680,906		
\$115,000	\$280,397	\$81,381	\$84,119		
				\$2,188,997	68%
\$240,783	\$435,072	\$73,814	\$217,536		
\$51,513	\$144,760	\$56,250	\$72,380		
				\$3,136,919	13%
	\$85,896	\$50,000	\$42,948		
				\$3,439,100	4%
\$39,992	\$79,984	\$100,000	\$39,992		
\$59,547	\$118,994	\$100,000	\$59,497		
	\$847,896	\$1,500,000	\$423,948		
		(Incl. above)			
		(Incl. above)			

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Subrogation	Net Loss	Applicable Deductible	Insured Share	Total Premium	Loss Ratio
		(Incl. above)			
\$113,130	\$266,372	\$100,000			
				\$3,439,100	84%
	\$221,562	\$100,000			
	\$95,370				
	\$157,546	\$100,000			
				\$3,522,973	19%
\$104,192	\$20,646	\$94,944			
\$120,946	\$25,967	\$100,000			
\$181,199	\$85,650	\$100,000			
\$175,000	\$139,159	\$50,000	\$69,580		
\$293,166	\$187,666	\$100,000	\$93,833		
				\$7,917,706	0.37%

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Subrogation	Net Loss	Applicable Deductible	Insured Share	Total Premium	Loss Ratio
				\$9,528,725	0%
\$268,896	\$487,389	\$50,000	\$243,695	\$8,298,466	3%
	\$1,461,526	\$295,897		\$7,326,363	24%
\$65,724				\$6,980,844	0%
				\$7,050,937	0%
	\$85,140	\$50,000	\$42,570	\$7,261,481	2%
				\$6,688,902	0%
				\$76,780,513	

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