

Response to Property/Casualty Insurance Broker Services:

# Santa Barbara Metropolitan Transit District



June 2, 2026

## About USI



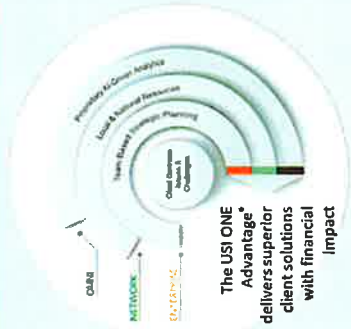
**Top ranked**  
brokerage across multiple  
specialties and sectors

**"Top Insurance Employer"**  
*Eight Years in a Row!*

*Insurance Business America, 2018 - 2025*



**Local  
Expertise  
National  
Resources**

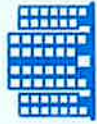


The USI ONE Advantage® delivers superior client solutions with financial impact

**500,000+**  
clients served

approximately  
**\$3 BILLION**  
IN  
Revenue

**150+**  
Years of  
brokerage  
experience  
through our acquired agencies



**~ 200 Local offices**  
Servicing local, national,  
and international needs.

PROPERTY & CASUALTY

EMPLOYEE BENEFITS

PERSONAL RISK

PROGRAMS



## USI's Public Entity Practice

**3,000** Public Sector  
Clients Nationally

**799** Transportation  
Clients

Core Team handles public transit clients

## Average Client Feedback:

- Consultative and Collaborative
- Creative and Resourceful
- Responsive and Client-Centric
- Knowledgeable and Assertive
- Clear communicators



## Core Service Team

**Barbara Goodwin**  
Senior Vice President, Team Lead

**Sherry Hurte**  
Senior Account Executive

**Peylon Hendricks**  
Senior Account Representative

## Resource Team

### Coverage Specialists

**Phurba Gyalszen**  
Management Liability/Cyber  
Liability

**Adam Campbell**  
Property

**Sam Carling**  
Surety

**Charlene Washburn**  
Environmental Liability

### Claims & Risk Control

**Jason Miyake**  
P&C Claims Consulting

**Kris Ludwig**  
WC Claims Consulting

**Rob Curcio**  
Risk Control

**Peter Short**  
Construction/OCCIP

### Risk Management

**Joel Devillibus**  
Technical Resources/Property

**Amber Feilman**  
Property Analytics

**Chris Um**  
Casualty Analytics

## The USI Advantage



We combine the resources of a global provider with outstanding local service to provide the most value to our clients.

- Focus on:
- Relationships
  - Service excellence
  - Flexible solutions
  - Long-term goals
  - Commitment to community

- Offer:
- Market leverage
  - Intellectual capital
  - In-depth talent
  - Deep carrier relationships
  - World-class technology

## Topics of Discussion

### Public Transit Experts

#### GL/AL Excess Casualty

- Combine GL/AL
- Add POL/EPL
- Quota share vs. layering
- Higher Retentions
- London & Bermuda
- Evaluate limits
- Marketing
- Promote as "best in class"
- Fixed Route Bus
- Microtransit – The Wave

#### Cyber Liability

- \$1M limit is low
- Social Engineering Fraud
- Contingent BI/PD
- Review coverages (USI Privatsale)
- USI Answerlytics

#### D&O Liability / Employment Practice Liability

- \$3M/\$6M limit structure is unusual
- Public Officials coverage
- Third-party EPL

#### Excess Workers' Compensation:

- Catastrophe coverage
- Statutory limits
- Below market SIR at \$250K

#### Fiduciary Liability

- \$2M limit
- Valuation services

#### Other

- Crime
- Drones
- Non-owned aircraft liability
- Kidnap, ransom & extortion
- Sexual Abuse and Molestation (SAM)
- Pollution
- Auto Physical Damage
- Employed Lawyers Liability
- Active Assailant/Terrorism

“

“Great news about the excess liability! Thank you for doing the great work you do and saving us a bit of money in the process!”

— *Deputy Control/Manager, Administration and Development of Golden Gate Bridge, Highway and Transportation District*

“Hi Barbara, you always exceed my expectations!”

— *Risk Administrator from San Joaquin Regional Transit District*

“I just want to thank the both of you and your team for the tireless job you do for us at Sonoma/Caltrain. You carry a heavy load for us and you are very much appreciated.”

— *Risk and Insurance Administrator from Caltrain and Sonoma*

“You are the Best!”

— *Senior Program Coordinator, Risk Management, Metropolitan Transportation Commission*

”

### Consultative Approach with Value-Added Services

- Third-party contract consulting**
  - Paratransit – Easy Lift Transportation
  - Van pools
  - Tire contracts
  - Banking services
  - Benefits contracts
  - Tree removal
  - Fuel services
  - Surety Consulting
  - Highlight market trends
  - Comprehensive Coverage and Policy Form Analysis
  - Recommend Marketing approach
  - Meet with MTD to discuss risk exposures
  - Discuss MTD's risk tolerance levels
  - Evaluate Retention levels and Alternative Risk Financing
- Claims**
  - Claims protocols & approach
  - High impact advocacy and consultative claims services
- Loss Control**
  - USI Risk Management Center (RMC)
  - Coordinate, implement and oversee carrier-based risk control services
  - Develop and implement tailored risk control programs/projects as need arises

## Our Commitments to MTD

1
2
3
4
5
6
7

Assess MTD's risks and design the broadest and most cost-effective insurance program.

Identify MTD's "best in class" qualities and showcase these together with superior risk control services to markets.

Provide support for achieving "Zero Emission" goal.

USI will provide the best-in-class public entity, insurance and risk management specialists.

USI will provide helpful risk transfer advice on contracts for capital project and service contracts.

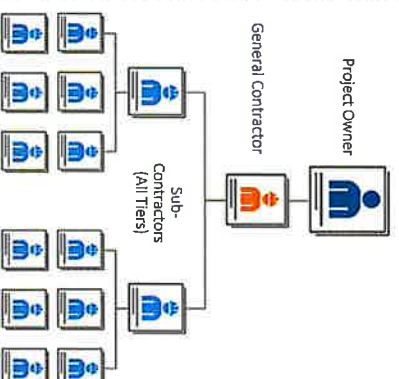
Provide targeted and helpful Loss Control Solutions.

Provide aggressive and successful Claims advocacy.

## Construction – Traditional vs CIP

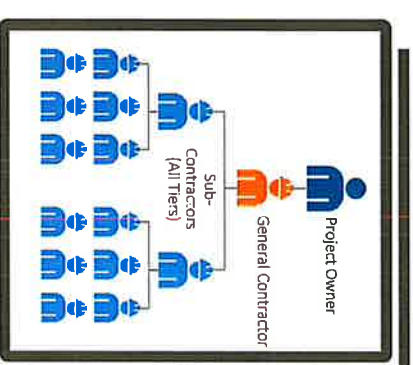
### Traditional Approach

*Individual policies at every tier of project stakeholders.*



### Controlled Insurance Program Approach

*Single procured policy covering all stakeholders.*



## Construction – Builders Risk