NORTH LOS ANGELES COUNTY
regional center

Property & Casualty Insurance Program

August 2026

Gallagher

Insurance | Risk Management | Consulting

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Some of Our Regional Center Clients

- Alta California Regional Center
- Central Valley Regional Center
- Eastern LA Regional Center
- Far Northern Regional Center
- Inland Regional Center
- Kern Regional Center
- Lanterman Regional Center
- North Bay Regional Center
- Regional Center of the East Bay
- Redwood Coast Regional Center
- Tri-Counties Regional Center
- Valley Mountain Regional Center

FRANK D. LANTERMAN REGIONAL CENTER
IRC
North Bay Regional Center
Far Northern Regional Center
Redwood Coast Regional Center
EASTERN LOS ANGELES REGIONAL CENTER
Hand-In-Hand KERN REGIONAL CENTER
CENTRAL VALLEY REGIONAL CENTER
Tri-Counties Regional Center

Insurance Coverage Summary

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Policy	Company	Blanket Limits	Deductible	Premium
General / Professional Liability 7/1/26-7/1/27	Hartford A+ XV	General, Professional, and Sexual Abuse Liability • $1 million per claim (separate limits) • $3 million annual aggregate (separate limits) Employee Benefits Liability • $1 million per claim • $3 million annual aggregate Social Service Professional • $1 million per claim • $3 million annual aggregate Abuse • $1 million per claim • $3 million annual aggregate	$25,000	$190,969
Automobile Liability 7/1/26-7/1/27	Trumbull A+ XV	$1M CSL Non-owned / Hired Car Liability	$1,000	$18,952
Executive Package 7/1/26-7/1/27	Ascot A XIV	$3M Directors & Officers $3M Employment Practices $6M Policy Aggregate Defense costs are paid in addition to the limit of liability	$50,000 $100,000	$146,722

- No Major Coverage or Exposure Changes

Insurance Coverage Summary

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Policy	Company	Blanket Limits	Deductible	Premium
Umbrella Liability 7/1/26-7/1/27	Southlake Specialty A- VIII	$2M each claim and general aggregate that extends over the General, Professional, Abuse, and Auto	NIL	$183,013
Excess Umbrella 7/1/26-7/1/27	QBE Specialty	$2M each claim and general aggregate that extends over the General, Professional, Abuse, and Auto	NIL	$136,899
Property 7/1/26-7/1/27	Hartford A+ XV	$23,862,882 Building / Tenants Improvements $9,199,843 Business Personal Property $6,000,000 Business Income $3,950,000 Valuable Papers and Cloud Storage $5,315,991 Computer Hardware	$25,000 $25,000 72 Hours $5,000 $25,000	$72,771
Earthquake/Flood 7/1/26-7/1/27	Evanston A XV	$5M per occurrence and in the aggregate $48,143,716 in Total Insurance Value	EQ 5% of TIV subject to $25K minimum Flood $25K	$67,067

- The Property premium decreased 3% despite a large increase in business personal property at 118%
- The Earthquake Premium reduced 8% despite the limit increased 12%

Insurance Coverage Summary

Policy	Company	Blanket Limits	Deductible	Premium
Crime 7/1/26-7/1/27	Atlantic Specialty A+ XV	$4,000,000 Employee Theft $4,000,000 Forgery or Alteration Limit $4,000,000 Theft of Money and Securities Limit $4,000,000 Outside the Premises - Money & Securities Limit $4,000,000 Computer Fraud Limit $4,000,000 Funds Transfer Fraud Limit $4,000,000 Money Orders & Counterfeit Currency Limit	$25,000 $25,000 $25,000 $25,000 $25,000 $25,000 $25,000	$8,663
Fiduciary Liability 7/1/26-7/1/27	Hudson A+ XV	$1M each claim and aggregate	$25,000	$5,369
Cyber Liability 7/1/26-7/1/27	Beazley/ Lloyds A+ XV	$1M Cyber Incident Response Fund $1M Business Interruption and Extra Expenses $1M Digital Data Recovery $1M Network Extortion $1M Cyber, Privacy, and Network Liability $1M Payment Card Loss $1M Regulatory Proceedings $1M Media Liability $1M Policy Aggregate $250,000 Social Engineering Fraud	$100,000 $100,000/10 hr. $100,000 $100,000 $100,000 $100,000 $100,000 $100,000	$98,021

- The Cyber increased due to a major claim which carriers will expect to pay out $2M and is currently at $865K, resulting in premium being increase.
- We were able to increase Social Engineering Coverage from $150,000 to $250,000

Insurance Coverage Summary

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Policy	Company	Blanket Limits	Deductible	Premium
Employed Lawyers Professional Liability 7/1/26-7/1/27	Philadelphia A++ XV	$1M per claim and aggregate	$5,000	$5,934
Workers' Compensation 1/1/26 – 1/1/27	Quality Comp Not Rated Safety National $500K xs A++ XV	Statutory Limits	NIL	$1,291,707
Volunteer Accident 7/1/26-7/1/27	Philadelphia Indemnity Insurance Co.	$25,000 Principle Sum $500,000 Aggregate	NIL	$300
Workplace Violence 7/1/26-7/1/27	AXA SA	$250,000 Personal Accident, Per Insured Person $5,000,000 Business Interruption, Per Insured Event $5,000,000 Aggregate	NIL 6 Hr Waiting	$5,428

- The Workers Comp Market is rapidly changing due to national loss ratios increasing causing rates to go up. We have also found alternative market solutions to QC and will be marketing against our program this year for best results.

Premium History

Policy	2021-2022	2022-2023	2023-2024	2024-2025	2025-2026	2026-2027
General / Professional Liability/ Auto	$119,174	$128,103	$149,711	$199,705	$202,321	$209,921
Excess Liability - $2M	$57,724	$62,585	$77,273	$117,275	$184,466	$183,013
2nd Layer - $2M	*New Coverage*			$145,000	$130,223	$136,899
Executive Package	$86,873	$94,609	$117,275	$191,758	$146,722	$146,722
Property	$49,017	$56,936	$70,764	$83,693	$75,023	$72,771
Excess Crime	$9,424	$10,835	$11,919	$15,919	$8,663	$8,663
Earthquake and Flood	$51,625	$55,481	$65,519	$73,671	$72,907	$67,067
Cyber Liability	$50,072	$36,137	$36,113	$36,113	$71,038	$98,021
Fiduciary Liability	$5,111	$5,264	$5,369	$5,369	$5,369	$5,369
Employed Lawyers Professional	$8,703	$8,703	$8,703	$10,681	$5,934	$5,934
Workers Comp	$622,816	$644,123	$637,562	$689,093	$922,636	$1,292,207
Workplace Violence	*New Coverage*			$6,139	$5,428	$5,428
	$1,060,539	$1,102,776	$1,180,208	$1,574,416	$1,830,730	$2,232,015

2026 Renewal Changes

- The Commercial Market remained stable this year, keeping premiums low and coverage consistent, or better in some cases.
- Revenues increased by 23% (impacts Liability, Directors & Officers, Cyber, and Crime premiums).
- Number of Employees increased 22% (impacts Workers Comp, Liability, Directors & Officers, and Crime premiums).
- Payroll Increased 22% and Exmod Increased 11% (impacts Workers Comp).
- Losses affected the premiums for Worker Comp and Cyber, which were the main policies to increase in premium this year.

Thank you!

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