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June 1, 2023

Missouri Department of Transportation
105 West Capitol Ave, PO Box 270
Jefferson City, Missouri 65102

RE: ABNA Engineering Inc
Consultant Services Master Agreement
Agreement No. 2023-04-78475

Attention: Keith Jennings

We are writing to clarify the structure of ABNA Engineering Inc's Commercial Insurance Program and their limits of insurance. This is necessary since their insurance carrier, Selective Insurance, cannot increase the Commercial General Liability or the Commercial Auto Liability Per Occurrence/Aggregate Limits to \$2M/\$4M for the remainder of their policy term.

In doing so, I will reference the Consultant Services Master Agreements insurance requirements and Abna Engineering's insurance structure:

<u>Insurance Coverage Spec.</u>	<u>ABNA Engineering Limits</u>	<u>Required Insurance</u>
Commercial General Liability	\$1M Per Occurrence/ \$2M Aggregate	\$3.5M Per Occurrence / \$500,000 per person (commercial general liability insurance does not cover per PERSON limit- this language needs to be stricken from the insurance language)
Commercial Auto Liability	\$1M Combined Single Limit	\$3.5M Per Occurrence
Excess (Umbrella) Liability	\$5M Per Occurrence and \$5M Annual Aggregate	N/A

ABNA's "Per Occurrence and Annual Aggregate" equal \$6M per Occurrence/\$7M per Annual Aggregate by a combination of the underlying CGL plus Excess (Umbrella) equalling more than the required amount by the combination required in the Insurance Spec. The same is true for Commercial Auto Liability with a combined limit of \$6M.

We propose that MoDOT accept the following language: "Employers' Liability, Business Automobile Liability, Commercial General Liability, and Excess (Umbrella) Liability Insurance required in the contract be met by a combination of underlying policies with the balance provided by Excess or Umbrella Liability policies."

We are available to discuss as needed or to answer any further questions.

Thank you for your consideration,

Carleen Imhoff

Carleen Imhoff, CISR
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