

**Insurance Categories**

Risk Questions	Automobile Liability			Commercial General Liability			Pollution Liability	
	2 Pts	5 Pts	10 Pts	2 Pts	5 Pts	10 Pts	Yes	No
1. Number of intersections within project limits:	< 3	3 - 5	> 5	< 3	3 - 5	> 5		
2. Average Daily Travel (ADT):	< 10K	10K - 50K	> 50K	< 10K	10K - 50K	> 50K		
3. Functional Classification:	09, 19	02, 06, 07, 08, 16, 17	01, 11, 12, 14	09, 19	02, 06, 07, 08, 16, 17	01, 11, 12, 14		
4. Posted Speed (MPH):	< 30	30 - 50	> 50	< 30	30 - 50	> 50		
5. Number of Workzone Restrictions:	< 3	3 - 5	> 5	< 3	3 - 5	> 5		
6. Number of Safety Priority Index System sites within project limits:	0	1	> 1	0	1	> 1		
7. Bike/Pedestrian traffic in Workzone:				"No"		"Yes"		
8. Project Length (Miles):				< 2	2 - 5	> 5		
9. Primary Adjacent Property Type:				Residential	Commercial	Industrial		
10. Asbestos remediation required:							25 and \$2M AL *	0
11. Lead remediation required:							25 and \$2M AL *	0
12. Excavation of known HAZMAT site:							25 and \$2M AL *	0
13. Water present:							20	0
14. Threatened and Endangered species present:				If either 11 or 12 is answered in the affirmative, then complete 13 - 16.			20	0
15. Active wells impacted:							20	0
16. Wetland or riparian area:							15	0
<b>AL Calculations</b>								
A score that is < 45				\$1M per Occur.				
A Score that is > or = 45				\$2M per Occur.				
<b>CGL Calculations</b>								
A score that is < 18				\$1M per Occur. - \$1M Aggr.				
A score that is 18 - 35				\$1M per Occur. - \$2M Aggr.				
A score that is 36 - 52				\$2M per Occur. - \$5M Aggr.				
A score that is > 52				\$5M per Occur. - \$10M Aggr.				
<b>PL Calculations</b>								
A score that is < 25				No Coverage Needed				
A score that is 25 - 49				\$1M per Occur. - \$2M Aggr.				
A score that is 50 - 75				\$2M per Occur. - \$5M Aggr.				
A score that is > 75				\$5M per Occur. - \$10M Aggr.				
* If the answer to any of questions 10, 11 or 12 is "Yes", then both AL and AL w/ Pollution Liability (\$2M per Occur) are required.								
* If answers to 10 - 12 are "NO", then no PL is required.								