

RESOLUTION 26-25

To Approve the Renewal of DCHA Insurance Policies
with the Housing Authority Insurance Group for Fiscal Year 2027

SUMMARY

The attached resolution is to approve the purchase of insurance through the Housing Authority Insurance Group for the renewal of general liability insurance, which includes public officials' errors and omissions liability, employment practice coverage, and law enforcement liability coverage. The resolution also includes an approval of the purchase of General Liability, Property, Automobile, Flood, Boiler and Machinery, Professional Liability for Attorneys, Cyber Security Liability, Non-Profit Management Liability, Employee Dishonesty, and Property, General Liability and Excess Liability Insurance for Colorado-Columbia, LLC insurance coverage for the 2027 Fiscal Year.

RESOLUTION 26-25

TO APPROVE THE RENEWAL OF DCHA INSURANCE POLICIES WITH THE HOUSING AUTHORITY INSURANCE GROUP FOR FISCAL YEAR 2027

WHEREAS, the District of Columbia Housing Authority (DCHA) operates a public housing authority; and

WHEREAS, the operation of DCHA creates exposure to loss from suits alleging negligence; and

WHEREAS, the cost of defending these claims and the cost of paying these claims, should the DCHA sustain an unfavorable judgment, could be substantial and unpredictable; and

WHEREAS, the Housing Authority Insurance Group ("HAI Group") estimates an annual premium of **\$1,292,463** for General Liability Insurance; and

WHEREAS, HAI Group estimates from Housing Authority Property Insurance, A Mutual Company, at an annual premium of **\$1,573,998** for Property Insurance including Boiler and Machinery Breakdown; and

WHEREAS, HAI Group estimates for Automobile Insurance from Travelers at an annual premium of **\$666,599**; and

WHEREAS, HAI Group estimates that Flood Insurance will be available from National Flood Service at an annual premium of **\$194,988**; and

WHEREAS, HAI Group estimates for Employed Lawyers coverage from Zurich American Insurance Company at an annual premium of **\$12,536**; and

WHEREAS, HAI Group estimates for Cyber Liability coverage from CFC/Lloyd's of London at an annual premium of **\$270,917**; and

WHEREAS, HAI Group estimates for Law Enforcement Liability coverage from Indian Harbor Insurance Company at an annual premium of **\$126,077**; and

WHEREAS, HAI Group estimates from RSUI for Non-Profit Management Liability at an annual premium of **\$29,411**; and

WHEREAS, HAI Group estimates RSUI for Directors and Officers-Employment Practice Liability at an annual premium of **\$202,125**; and

RESOLUTION 26-25

TO APPROVE THE RENEWAL OF DCHA
INSURANCE POLICIES WITH THE HOUSING
AUTHORITY INSURANCE GROUP

WHEREAS, HAI Group estimates from Travelers Casualty and Surety Company of America for Fidelity Crime Liability at an annual premium **\$33,246**; and

WHEREAS, the Housing Authority Insurance Group ("HAI Group") estimates an annual premium of **\$36,174** for Property, General Liability and Excess Liability Insurance for Colorado-Columbia, LLC.

NOW, THEREFORE, BE IT RESOLVED, that the Board of Commissioners of the District of Columbia hereby approves the expenditure of funds for the acquisition of insurance for the for the following coverages: commercial general liability, property, automobile, flood, boiler and machinery, professional liability for attorneys, cyber security liability, non-profit management liability, excess professional liability, directors and officers employment practice liability, fidelity crime liability and Colorado-Columbia, LCC - property, liability, and excess for a total premium amount of approximately Four Million Eight Hundred Two Thousand One Hundred Thirteen Dollars (\$4,802,113) effective as of October 1, 2026, subject to the availability of funds.

ADOPTED, by the Board of Commissioners, and signed in open session in the authentication of this passage the 16th day of September, 2026.

ATTEST:

APPROVED:

Nicole M. Wickliffe
Interim Executive Director/Secretary

Raymond Skinner
Chairperson

APPROVED TO FORM AND LEGAL SUFFICIENCY:

Eric D. Topor
Interim Sr. Vice President and General Counsel

CERTIFICATION OF FUNDS TO RESOLUTION 26-25

TO APPROVE THE RENEWAL OF DCHA
INSURANCE POLICIES WITH THE HOUSING
AUTHORITY INSURANCE GROUP

District of Columbia Housing Authority
Certification of Funds Available

Funding Request

Contract with Housing Authority Insurance Group for commercial general liability and property insurance, including boiler and machinery coverage for a period of one (1) year, policy with Traveler for auto liability and property insurance for a period of one year, policy with the Zurich American Insurance Company for professional liability for attorneys, policy with Voyager Indemnity Insurance Company for flood insurance a period of one (1) year, policy with Houston Casualty for cyber security insurance for a period of one (1) year, policies with RSUI Group for non-profit management insurance and Public Officials/Employment Practices liability for a period of one (1) year, policy with the Travelers Casualty and Surety Company of America for fidelity crime liability for a period of one (1) year and Property, General Liability and Excess Liability Insurance for Colorado-Columbia, LLC in the total aggregate estimated amount of Four Million Eight Hundred Two Thousand One Hundred Thirteen Dollars (\$4,802,113)

Funding Source

Amount

_____ \$ 4,802,113

IF APPLICABLE-

AMOUNT OF PREVIOUS CONTRACT

\$ 4,516,967

AMOUNT EXPENDED THROUGH 8/25/2026_

\$ 4,516,967

CERTIFICATION

DATE

Isra A. Elkhazeen

Interim Chief Financial Officer