Katherine Linhoff 816-820-0282 katherine.linhoff@alliant.com

**Date:** 4/30/2024

**Alliant Re Casualty Facultative Reinsurance Submission** 

Reinsured: Starr

Named Insured: Puget Consumers Co-Op dba PCC Community Markets

Insured Address: 3131 Elliot Ave Ste 500 Seattle WA 98121

Insured Website: https://www.pccmarkets.com/

Policy Effective Period:7/1/2024to7/1/2025Reinsurance Effective Period:7/1/2024to7/1/2025

Operations: AUTHENTICALLY PACIFIC NORTHWEST FROM THE VERY BEGINNING.

PCC began as a food-buying club of 15 Seattle families in 1953. Since then, our priorities haven't changed. Our mission is to ensure that good food nourishes the communities we serve while cultivating vibrant, local, organic food systems. In everything, we strive to inspire and advance the health and well-being of people, their communities and our planet.

We embrace stewardship, act with integrity and take action because we care. We're dedicated to preserving local farmland and we foster high standards by partnering with Northwest producers, farmers, ranchers and makers. Our passion is for great food and cooking, from our locally sourced produce to our in-store kitchens where original recipes are prepared fresh daily using seasonal ingredients. Because when you love a community, you feed it well.

Seattle's largest grocery co-op. PCC began as a community of people committed to each other and to good food. Their priorities haven't changed. They have always been and still are member-owned and operated — for a \$60 lifetime investment, each member owns an equal share of our co-op. Members elect the Board of Trustees each year to represent their interests and participate in advocacy around our local and national food systems. Unlike other grocery stores, they send their profits directly back to their members, their stores and to the communities they serve. They don't use private equity, venture capital or the stock market to fund their business, which allows them to remain committed to a triple bottom line: the economic, social and environmental responsibilities that shape their co-op from the ground up.

Coverage: Commercial General Liability

Program Type: Self-Insured Retention \$100,000

Company Policy Limits: \$ 1,000,000 Each Occurrence

\$ 2,000,000 General Aggregate Per Location Policy Limit cap @ \$5,000,000

\$ 2,000,000 Products - Completed Operations Aggregate

**Total Policy Premium:** \$ 150,000 Gross \*\*Estimated not final

Company Retention: \$ 500,000 Each Occurrence

\$ 2,000,000 General Aggregate

\$ 2,000,000 Products - Completed Operations Aggregate

Reinsurance Requested: Basis of Acceptance: Excess of Loss Up to 100% Participation

\$ 500,000 Each Occurrence
Nil General Aggregate

Nil Products - Completed Operations Aggregate

Excess of

\$ 500,000 Each Occurrence \$ 2,000,000 General Aggregate

\$ 2,000,000 Products - Completed Operations Aggregate

Ceding Commission:25%Brokerage:10%

**Reinsurance Conditions:** Follow Form Company Policy except as stated in Additional Information

**Estimated Exposures:** 

Gross Sales	\$ 456,190,481
Alcohol Sales (included in the total above)	\$ 20,286,853

## PLEASE SEE ATTACHED EXPOSURE WORKSHEET

Losses:

Effective Date	Expiration Date	# Claims	Total I	ncurred	Valuation Date
2023	2024	9	\$	2,992	3/12/2024
2022	2023	16	\$	11,211	3/13/2024
2021	2022	21	\$	59,982	3/12/2024
2020	2021	22	\$	71,096	2/25/2024
2019	2020	13	\$	65,133	2/25/2024
2018	2019	11	\$	23,336	2/25/2024
2017	2018	16	\$	276,045	2/25/2024
2016	2017	22	\$	67,010	2/25/2024
2015	2016	51	\$	16,737	2/25/2024
2014	2015	10	\$	32,204	2/25/2024

Large Losses In Excess of:

\$ 100,000

Date of Loss	Open/Closed	Total Incurred	Description
10/27/2017	Closed	\$251,267	COLLIDED WITH EMPLOYEE, FELL ON FLOOR, R KNEE, NECK

Additional Information:

Target pricing \$25K net

Please forward your quotations as soon as possible. Thank you for your support.