

Actual 2012/2013 ROP Credit

Current

Renewal Proposal

Project	Carrette							Nemerial Foposal						
Property (Incl Contents)			SIR/											
Equipment Breakdown	Policy	Carrier			Pi	remiums	Carrier		_	· · · · · · · · · · · · · · · · · · ·	ı	Premiums '	% Change	
Swiness income	Property (Incl Contents)	FMIT		\$ 74,167,000	\$	388,088	FMIT		\$	78,916,307	\$	416,710		
Extra Expense	Equipment Breakdown	FMIT		As Stated Above	Included Above		FMIT			As Stated Above	Ind	cluded Above		
Inland Marine	Business Income	FMIT		\$ 500,000	Included Above		FMIT		\$	500,000	Ind	cluded Above		
Sub Total Sub	Extra Expense	FMIT	:	\$ 1,000,000	Included Above		FMIT		\$	1,000,000	Included Above			
Ceneral Liability	Inland Marine	FMIT	Per Schedule	\$ 2,480,892	Incl	luded Above	FMIT	Per Schedule	\$	2,480,892	Inc	cluded Above		
Stop Loss: \$295,011 \$25,000 \$2,000,000 \$50,486 FMIT \$25,000 \$2,000,000 \$74,645 48% FMIT \$25,000 \$1,000,000 \$74,645 48% FMIT \$25,000 \$1,000,000 \$74,645 48% FMIT \$25,000 \$1,000,000 \$28,368 FMIT \$25,000 \$1,000,000 \$29,958 6% \$75,000 \$10,000 PIP \$20,000 UM \$5,000 Med Pay \$20,000 UM \$5,000 Med Pay \$20,000 Med Pay \$17,218 FMIT Per Schedule N/A \$17,218 FMIT \$1,000 Employee Theft \$10,000 Employee Theft \$500,000 Included in property premium FMIT \$1,000 Employee Theft \$500,000 Included in property premium FMIT \$1,000 Employee Theft \$1,000 Employee Theft \$500,000 Included in property premium \$1,000 \$10,000	Sub Total				\$	388,088					\$	416,710	7%	
Public Officials Liability Employment FMIT \$25,000 \$2,000,000 \$50,486 FMIT \$25,000 \$2,000,000 \$74,645 \$48% Practices Liability \$295,011 \$295,001 \$20,000,000 \$28,368 FMIT \$25,000 \$1,000,000 \$29,958 65% \$310,000 \$100,000 \$20,000 \$20,000	General Liability	FMIT	\$25,000	\$ 2,000,000	\$	54,460	FMIT	\$25,000	\$	2,000,000	\$	68,516	26%	
Practices Liability S295,011 S395,695 S1,000,000 S29,958 6% S20,000,000 S20,000 S1,000,000 S29,958 6% S20,000,000 S20,000 S20	Stop Loss:		\$295,011					\$335,695						
Stop Loss: Automobile Liability FMIT \$25,000 \$1,000,000 \$28,368 FMIT \$25,000 \$1,000,000 \$29,958 696 \$50 \$5	Public Officials Liability/ Employment	FMIT	\$25,000	\$ 2,000,000	\$	50,486	FMIT	\$25,000	\$	2,000,000	\$	74,645	48%	
Stop Loss: Automobile Liability FMIT \$25,000 \$1,000,000 \$28,368 FMIT \$25,000 \$1,000,000 \$29,958 698 \$50 \$5	Practices Liability		\$295,011					\$335,695						
Stop Loss: \$75,000 \$10,000 PIP \$20,000 UM \$5,000 Med Pay \$10,000 PIP \$20,000 UM \$10,000 UM \$	Stop Loss:													
Sub Total Sub Total Sub Total Sub Total Sub Total Sub Total Annual Premium Sub Total Annual Premium Sub Total Sub Total Annual Premium Sub Total Annual Premium Sub Total Annual Premium Sub Total Annual Premium Sub Total Sub Total Annual Premium Sub Total Sub Total Annual Premium Sub Total Annual Premium Sub Total Sub Total Annual Premium Sub Tota	Automobile Liability	FMIT	\$25,000	\$1,000,000	\$	28,368	FMIT	\$25,000		\$1,000,000	\$	29,958	6%	
Automobile Physical Damage	Stop Loss:		\$75,000	\$10,000 PIP				\$75,000		\$10,000 PIP				
Automobile Physical Damage FMIT Per Schedule N/A \$ 17,218 FMIT Per Schedule N/A \$ 17,899 4% Crime FMIT \$0 Money/Securities \$20,000/\$20,000 Included in property Premium Premium Property Premium Property Premium Property Premium Pr				\$20,000 UM						\$20,000 UM				
Crime				\$5,000 Med Pay	,					\$5,000 Med Pay				
Signature Sign	Automobile Physical Damage	FMIT	Per Schedule	N/A	\$	17,218	FMIT	Per Schedule		N/A	\$	17,899	4%	
Honesty Blanket Bond FMIT \$1,000 \$ 500,000 Included in property premium Payroll: \$15,937,048 \$ 1,000,000 \$ 211,777 FMIT Payroll: \$17,552,524 \$ 1,000,000 \$ 169,525 -20%	Crime	FMIT	\$0 Money/Securities	\$20,000/\$20,000)	Included in	FMIT	\$0 Money/Securities		\$20,000/\$20,000		Included in		
Honesty Blanket Bond FMIT \$1,000 \$ 500,000 Included in property premium Workers' Compensation FMIT Exp. Mod = .93 Payroll: \$15,937,048 \$ 1,000,000 \$ 211,777 FMIT Exp. Mod = .66 FMIT Exp. Mod = .93 FMIT Exp. Mod = .93 FMIT Exp. Mod = .66 Exp. Mod = .66			\$1,000 Employee Theft	\$500,000)	property		\$1,000 Employee Theft		\$500,000		property		
Morkers' Compensation FMIT Payroll: \$15,937,048 \$ 1,000,000 \$ 211,777 FMIT Exp. Mod = .66 \$ 1,000,000 \$ 169,525 \$ 20%						premium						premium		
Workers' Compensation FMIT Payroll: \$15,937,048 \$ 1,000,000 \$ 211,777 FMIT Exp. Mod = .66 Payroll: \$17,552,524 \$ 1,000,000 \$ 169,525 -20%	Honesty Blanket Bond	FMIT	\$1,000	\$ 500,000)	Included in		\$1,000	\$	500,000		Included in		
Vorkers' Compensation						property						property		
Sub Total \$ 362,309 \$ 360,543 0% Sub Total Annual Premium \$ 750,397 \$ 777,253 \$ 777,253 \$ 26,856 % Increase / Decrease 4% * Return of Premium Credit - Minium Return \$ (92,755) \$ (74,596) * 702,657 Total Annual Premium less ROP Credit \$ 657,642 \$ 702,657 * 702,657														
Sub Total Annual Premium \$ 750,397 \$ 777,253 \$ Increase / Decrease \$ 26,856 % Increase / Decrease 4% Return of Premium Credit - Minium Return \$ (92,755) \$ (74,596) Total Annual Premium less ROP Credit \$ 657,642 \$ 702,657	Workers' Compensation		Payroll: \$15,937,048	\$ 1,000,000	\$	211,777		Payroll: \$17,552,524	\$	1,000,000	\$	169,525	-20%	
\$ Increase / Decrease \$ 26,856 % Increase / Decrease 4% Return of Premium Credit - Minium Return \$ (92,755) \$ (74,596) Total Annual Premium less ROP Credit \$ 657,642 \$ 702,657	Sub Total	•			\$	362,309					\$	360,543	0%	
% Increase / Decrease4%Return of Premium Credit - Minium Return\$ (92,755)\$ (74,596)Total Annual Premium less ROP Credit\$ 657,642\$ 702,657	Sub Total Annual Premium				\$	750,397					\$	777,253		
Return of Premium Credit - Minium Return \$ (92,755) \$ (74,596) Total Annual Premium less ROP Credit \$ 657,642 \$ 702,657	\$ Increase / Decrease										\$	26,856		
Return of Premium Credit - Minium Return \$ (92,755) \$ (74,596) Total Annual Premium less ROP Credit \$ 657,642 \$ 702,657	% Increase / Decrease											4%		
Total Annual Premium less ROP Credit \$ 657,642 \$ 702,657	Return of Premium Credit - Minium Return					(92,755)					\$	(74,596)		
\$ Increase / Decrease \$ 45,015	Total Annual Premium less ROP Cred	dit			\$						\$			
	\$ Increase / Decrease										\$	45,015		
% Increase / Decrease 6.0%	% Increase / Decrease											6.0%		

Property coverage basis: Replacement Cost; Special Form; Coinsurance Agreed Amount

Inland Marine: Items greater than \$100,000 Deductible is either listed amount or 2% of limit, whichever is greater.

Attorney Selection: Trust appoints counsel.

General Liability: Includes a Deductible Stop Loss of \$335,695. Once that amount is met, the Trust will pay 100%. Bert Harris Act/Inverse Condemnation \$300,000 included. Higher limits available.

Automobile Liability: Members are only responsible for the deductible if a judgment or settlement occurs. Legal expenses are outside of the deductible and are paid by the Trust.

^{*}Deductibles: Named Storm: Within 1/2 mile of Coastal Waters, 5% per building, per location or \$25,000 whichever is greater