



**Current**

	AOP	Equipment Breakdown	Wind	Flood	
\$309,170,034	AOP (Limit \$309,170,034)				
\$100,000,000		Equip Brkdn (Limit \$100,000,000)			
\$83,656,759			Excess Wind (Limit \$1,000,000)		
\$82,656,759			TWIA Limit \$82,656,759		
\$27,866,000				Excess Flood (Limit \$1,000,000)	
\$26,866,000				NFIP Bldg @500,000	NFIP Conts @500,000 (Limit \$26,866,000)
<b>Deductible</b>	\$250,000	\$1,000	2%, 1,000 minimum	\$5,000.00	\$5,000.00

Coverage	Premiums	TIV
AOP	\$442,188	\$309,170,034
TWIA	\$1,054,631	\$82,656,759
Flood	\$140,921	\$26,866,000
EBD	\$11,041	\$100,000,000
Excess Wind/Flood	\$209,850	\$1,000,000
	<u>\$1,858,631</u>	

**Option A - Proposed**

	AOP	Equipment Breakdown	Wind	Flood	
\$366,256,956	AOP (Limit \$366,256,956)				
\$100,000,000		Equip Brkdn (Limit \$100,000,000)			
\$89,229,000			* Excess Wind Limit \$1,000,000		
\$88,229,000			TWIA (Limit \$88,229,000)		
\$27,870,000				Excess Flood (Limit \$1,000,000)	
\$26,870,000				NFIP Bldg @500,000	NFIP Conts @500,000 (Limit \$26,870,000)
<b>Deductible</b>	\$250,000	\$1,000	2%, 1,000 minimum	\$5,000	\$5,000

Coverage	Premiums	Premium Increase \$	Premium Increase %	TIV	TIV Increase \$	TIV Increase %
AOP	\$633,694	\$191,506	43%	\$366,255,956	\$57,085,922	18.5%
TWIA	\$1,240,562	\$185,931	18%	\$88,229,000	\$5,572,241	6.7%
Flood	\$155,889	\$14,968	11%	\$26,870,000	\$4,000	0.0%
EBD	\$16,457	\$5,416	49%	\$100,000,000		
Excess Wind/Flood	\$314,775	\$104,925	50%	\$1,000,000		
	<u>\$2,361,377</u>	<u>\$502,746</u>	<u>27%</u>			



**Option B - Proposed without Scott / Courville**

	AOP	Equipment Breakdown	Wind	Flood	
\$344,576,605	AOP (Limit \$344,576,605)				
\$100,000,000		Equip Brkdn (Limit \$100,000,000)			
\$68,533,000			* Excess Wind Limit \$1,000,000		
\$67,533,000			TWIA (Limit \$67,533,000)		
\$25,432,000				Excess Flood (Limit \$1,000,000)	
\$24,432,000				NFIP Bldg @500,000	NFIP Conts @500,000
				(Limit \$24,432,000)	
<b>Deductible</b>	\$250,000	\$1,000	2%, 1,000 minimum	\$5,000	\$5,000

Coverage	Premiums	Premium Increase \$	Premium Increase %	TIV	TIV Increase \$	
AOP	\$597,706	\$155,518	35%	\$344,576,605	\$35,406,571	11%
TWIA	\$977,328	(\$77,303)	-7%	\$67,533,000	-\$15,123,759	-18%
Flood	\$109,066	(\$31,855)	-23%	\$24,432,000	-\$2,434,000	-9%
EBD	\$16,457	\$5,416	49%	\$100,000,000		
Excess Wind/Flood	\$314,775	\$104,925	50%	\$1,000,000		
	<b>\$2,015,332</b>	<b>\$156,701</b>	<b>8%</b>			



**Option C - Proposed with new Courville AOP Deductible \$250,000**

	AOP	Equipment Breakdown	Wind	Flood	
\$354,010,655	AOP (Limit \$354,010,655)				
\$100,000,000		Equip Brkdn (Limit \$100,000,000)			
\$77,967,000			* Excess Wind Limit \$1,000,000		
\$76,967,000			TWIA (Limit \$76,967,000)		
\$27,338,000				Excess Flood (Limit \$1,000,000)	
\$26,338,000				NFIP Bldg @500,000	NFIP Conts @500,000
				(Limit \$26,338,000)	
<b>Deductible</b>	\$250,000	\$1,000	2%, 1,000 minimum	\$5,000	\$5,000

Coverage	Premiums	Premium Increase \$	Premium Increase %	TIV	TIV Increase \$	TIV Increase %
AOP	\$613,367	\$171,179	39%	\$354,010,655	\$44,840,621	15%
TWIA	\$1,086,763	\$32,132	5%	\$76,967,000	-\$5,689,759	-7%
Flood	\$138,939	(\$1,982)	0%	\$26,338,000	-\$528,000	-2%
EBD	\$16,457	\$5,416	3%	\$100,000,000	\$0	
Excess Wind/Flood	\$314,775	\$104,925	638%	\$1,000,000	\$0	
	\$2,170,301	\$311,670	17%			

**Option D Proposed with new Courville AOP deductible \$500,000**

	AOP	Equipment Breakdown	Wind	Flood	
\$354,010,655	AOP (Limit \$354,010,655)				
\$100,000,000		Equip Brkdn (Limit \$100,000,000)			
\$77,967,000			* Excess Wind Limit \$1,000,000		
\$76,967,000			TWIA (Limit \$76,967,000)		
\$27,338,000				Excess Flood (Limit \$1,000,000)	
\$26,338,000				NFIP Bldg @500,000	NFIP Conts @500,000
				(Limit \$26,338,000)	
<b>Deductible</b>	\$500,000	\$1,000	2%, 1,000 minimum	\$5,000	\$5,000

Coverage	Premiums	Premium Increase \$	Premium Increase %	TIV	TIV Increase \$	TIV Increase %
AOP	\$506,859	\$64,671	15%	\$354,010,655	\$44,840,621	15%
TWIA	\$1,086,763	\$32,132	3%	\$76,967,000	-\$5,689,759	-7%
Flood	\$138,939	(\$1,982)	-1%	\$26,338,000	-\$528,000	-2%
EBD	\$16,457	\$5,416	49%	\$100,000,000		
Excess Wind/Flood	\$314,775	\$104,925	50%	\$1,000,000		
	\$2,063,793	\$205,162	11%			