



## GISD Premium Comparison - Expiring vs Renewal 2022

### ORIGINAL QUOTE - OPTION 1

Coverage	Carrier	Expiring Premium	Renewal Premium	% change	\$ change
AOP	Great American	\$384,079	\$489,466	27.4%	\$105,387
Equipment Breakdown	Travelers	\$8,799	\$11,041	25.5%	\$2,242
Primary Wind	TWIA	\$1,037,307	\$1,093,385	5.4%	\$56,078
Primary Flood	Wright	\$136,632	\$144,323	5.6%	\$7,691
Excess Wind & Flood	Starstone/Endurance	\$409,208	\$523,902	28.0%	\$114,694
		<b>\$1,976,025</b>	<b>\$2,262,117</b>	<b>14.5%</b>	<b>\$286,092</b>

### Alternate Quotes:

#### Property/AOP

Deductible	Carrier	Renewal Premium	% change	\$ change	Savings
\$250,000	Great American	\$442,188	15.13%	\$58,109	\$47,278
\$500,000	Great American	\$407,516	6.10%	\$23,437	\$81,950

#### Primary Wind \*

Deductible	Carrier	Renewal Premium	% change	\$ change	Savings
2%	Texas Windstorm	\$1,054,639	1.67%	\$17,332	\$38,746
5%	Texas Windstorm	\$946,989	-8.71%	-\$90,318	\$146,396

#### Primary Flood \*

Deductible	Carrier	Renewal Premium	% change	\$ change	Savings
Highest Deductible available for each policy (\$10k, \$25k or \$50k)	Wright/NFIP	\$108,580	-20.53%	-\$28,052	\$35,743

#### Excess Wind & Flood

Limit	Carrier	Renewal Premium	% change	\$ change	Savings
\$2,500,000	Starstone/Endurance	\$314,775	-23.08%	-\$94,433	\$209,127
\$1,000,000	Starstone/Endurance	\$209,850	-48.72%	-\$199,358	\$314,052

Loss History	Total Paid
Property/AOP (2 yr)	\$342,564
Primary Wind	\$573,428
Primary Flood	\$4,781,403
Equipment Breakdown (2 yr)	\$36,688

\* Check FEMA rules for reimbursement.



## GISD Premium Comparison - Expiring vs Renewal 2022

### ORIGINAL QUOTE - OPTION 1

Coverage	Carrier	Expiring Premium	Renewal Premium	% change	\$ change
AOP	Great American	\$384,079	\$489,466	27.4%	\$105,387
Equipment Breakdown	Travelers	\$8,799	\$11,041	25.5%	\$2,242
Primary Wind	TWIA	\$1,037,307	\$1,093,385	5.4%	\$56,078
Primary Flood	Wright	\$136,632	\$144,323	5.6%	\$7,691
Excess Wind & Flood	Starstone/Endurance	\$409,208	\$523,902	28.0%	\$114,694
		<b>\$1,976,025</b>	<b>\$2,262,117</b>	<b>14.5%</b>	<b>\$286,092</b>

### OPTION 2

Coverage	Carrier	Expiring Premium	Renewal Premium	% change	\$ change	Change Made
AOP	Great American	\$384,079	\$442,188	15.1%	\$58,109	\$100K to \$250K Deductible
Equipment Breakdown	Travelers	\$8,799	\$11,041	25.5%	\$2,242	NONE
Primary Wind	TWIA	\$1,037,307	\$1,054,639	1.7%	\$17,332	1% to 2% Deductible
Primary Flood	Wright	\$136,632	\$144,323	5.6%	\$7,691	NONE
Excess Wind & Flood	Starstone/Endurance	\$409,208	\$314,775	-23.1%	(\$94,433)	\$5M Limit to \$2.5M Limit
		<b>\$1,976,025</b>	<b>\$1,966,966</b>	<b>-0.5%</b>	<b>(\$9,059)</b>	

### OPTION 3

Coverage	Carrier	Expiring Premium	Renewal Premium	% change	\$ change	Change Made
AOP	Great American	\$384,079	\$442,188	15.1%	\$58,109	\$100K to \$250K Deductible
Equipment Breakdown	Travelers	\$8,799	\$11,041	25.5%	\$2,242	NONE
Primary Wind	TWIA	\$1,037,307	\$1,054,639	1.7%	\$17,332	1% to 2% Deductible
Primary Flood	Wright	\$136,632	\$144,323	5.6%	\$7,691	NONE
Excess Wind & Flood	Starstone/Endurance	\$409,208	\$209,850	-48.7%	(\$199,358)	\$5M Limit to \$1M Limit
		<b>\$1,976,025</b>	<b>\$1,862,041</b>	<b>-5.8%</b>	<b>(\$113,984)</b>	