



2026 - 2027 Property - Not to Exceed Indication
City of Fort Lauderdale
As of 1/2/2026

B Brown & Brown

| | 25/26 Policy Period | Bound \$25M* Non-Utility \$15M* Utility | 26/27 Policy Period | | | % Change |
|---|---------------------|---|---|---|---|---------------|
| | | | OPTION 1: Not to Exceed \$25M* Non-Utility \$15M* Utility | OPTION 2: Not to Exceed \$30M* Non-Utility \$15M* Utility | OPTION 3: Not to Exceed \$35M* Non-Utility \$15M* Utility | |
| Non-Utility Policy | \$ 2,158,528 | \$ 3,000,000 | \$ 3,206,000 | \$ 3,861,139 | | 38.98% |
| Utility Policy | \$ 985,243 | \$ 935,981 | \$ 935,981 | \$ 935,981 | | -5.00% |
| Boiler & Machinery Policy | \$ 24,870 | \$ 42,279 | \$ 42,279 | \$ 42,279 | | 70.00% |
| Standalone Terrorism - Non-Utilities | \$ 22,500 | \$ 33,000 | \$ 33,000 | \$ 33,000 | | 46.67% |
| Current NFIP Flood Policies (67 New Policies Pending) | \$ 112,485 | \$ 224,970 | \$ 224,970 | \$ 224,970 | | 100.00% |
| Total Premium | \$ 3,303,626 | \$ 4,236,230 | \$ 4,442,230 | \$ 5,097,369 | | 28.23% |
| Premium % change | -10.04% | 28.2% | 34.5% | 54.3% | | |
| Non-Utility Total Insured Values (TIV) | \$ 263,176,050 | \$ 441,162,050 | \$ 441,162,050 | \$ 441,162,050 | | 67.63% |
| Utility TIV Total Insured Values (TIV) | \$ 296,019,142 | \$ 296,019,142 | \$ 296,019,142 | \$ 296,019,142 | | 0.00% |
| | \$ 559,195,192 | \$ 737,181,192 | \$ 737,181,192 | \$ 737,181,192 | | 31.83% |

Note: 25/26 NTE was \$3,485,620

Deductibles:

Non-Utilities:

All Other Perils: **\$50,000**

Named Windstorm and Hail: **5% / \$1,000,000 Minimum**

Utilities:

Property Damage/Time Element All Other Perils: \$5,000,000 any one occurrence

Named Windstorm: 7.5% of TIV, Minimum \$5,000,000

*Named Storm Sublimit

Other Notes:

April 2023 Flood Loss - \$11,200,000