

2013-2014 Property Policy - Not to Exceed (NTE) Indication City of Fort Lauderdale

Option 1 Option 2 Option 3 Option 4 **Estimated Annualized** Same as Expiring Expiring \$75M Non-Utility Expiring \$75M Non-Utility \$75M Non-Utility Wind \$60M Non-Utility Wind \$50M Non-Utility Wind \$50M Non-Utility Wind \$75M Utility - 10 month \$75M Utility Annualized \$75M Utility Wind \$50M Utility Wind \$25M Utility Wind \$25M Utility Wind Non-Utility Policy 1,610,070 1,681,678 \$ 1,775,000 1,575,000 1,575,000 \$ 1,675,000 \$ \$ **Utility Policy** \$ 449,695 \$ 533,095 \$ 565,000 \$ 515,000 \$ 435,000 \$ 435,000 Boiler & Machinery Policy \$ 12,736 \$ 12,736 \$ 13,000 \$ 13,000 \$ 13,000 \$ 13,000 NFIP Policies \$ 117,457 117,457 \$ 140,203 140,203 \$ 140,203 \$ 140,203 **Total Premium** \$ 2,189,958 \$ 2,344,966 \$ 2,493,203 2,243,203 \$ 2,163,203 \$ 2,263,203 Percentage Change N/A N/A 6.32% -4.34% -7.75% -3.49% Named Storm Deductible \$5M/\$5M \$5M/\$5M \$5M/\$5M \$5M/\$5M \$5M/\$5M \$5M/\$5M TIV \$242,369,233 / \$256,167,849 | \$242,369,233 / \$256,167,849 | \$239,686,633 / \$256,167,849 | \$239,686,633 / \$256,167,849 | \$239,686,633 / \$256,167,849 |

Additional Options		
\$2M x/s \$3M Wind Buydown for Non-Utility	\$200,000	
\$1M x/s \$4M Wind Buydown for Non Utility	\$100,000	