





	2016-2017 \$50M Non-Utility \$25M Utility	2017-2018 \$50M Non-Utility \$25M Utility	2018-2019 \$50M Non-Utility \$25M Utility	2019-2020 \$50M Non-Utility \$25M Utility	2020-2021 \$50M Non-Utility \$25M Utility NTE Estimate	Percentage Difference
Non-Utility Policy	\$ 1,069,070	\$ 1,015,024	\$ 1,077,190	\$ 1,212,020	\$ 1,394,977	15.10%
Utility Policy	\$ 422,462	\$ 393,025	\$ 445,903	\$ 489,513	\$ 565,354	15.49%
Boiler & Machinery Policy	\$ 11,657	\$ 11,657	\$ 11,657	\$ 12,187	\$ 12,734	4.49%
NFIP Flood Policies	\$ 85,437	\$ 68,698	\$ 72,186	\$ 71,281	\$ 83,755	17.50%
Standalone Terrorism - Non-						
Utilities	\$ 21,103	\$ 17,500	\$ 17,500	\$ 16,500	\$ 16,500	0.00%
Total Premium Paid	\$ 1,609,729	\$ 1,505,904	\$ 1,624,436	\$ 1,801,501	\$ 2,073,320	15%
Premium % Change	-12.07%	-6.45%	7.87%	10.90%	15%	
Combined Rate	0.31	0.29	0.31	0.34	0.39	
Rate % Change	-14%	-6%	8%	9%	16%	
Non-Utility Total Insured Values						
(TIV)	\$ 252,108,905	\$ 252,108,905	\$ 252,108,905	\$ 259,016,072	\$ 256,474,713	
AOP Deductible	\$50,000	\$50,000	\$50,000	\$50,000	\$50,000	
Named Storm Wind and Hail						
Deductible	\$5,000,000	\$5,000,000	\$5,000,000	\$5,000,000	\$5,000,000	
Utility TIV Total Insured Values						
(TIV)	\$ 271,071,232	\$ 271,071,232	\$ 271,071,232	\$ 271,071,232	\$ 271,071,232	