

Premium and Exposure Summary

Property	10/1/22-23 Expiring	10/1/23-24 Renewal	Variance
	Florida Municipal Insurance Trust	Florida Municipal Insurance Trust	
Total Insured Value	183,959,192	183,959,192	
All Other Perils Deductible	10,000	10,000	
Named Storm/Wind & Hail	Named Storm - 3% of the Scheduled Value of the damaged properties	Named Storm - 5% of the Scheduled Value of the damaged properties	
Inland Marine	Expiring	Renewal	
Total Insured Value	6,599,069	7,258,582	10%
Deductible	Various	Various	
Inland Marine Premium	Incl. Above	Incl. Above	
Total Property & Inland Marine Premium	662,927.00	1,072,467.00	62%
General Liability	Expiring	Renewal	
	Florida Assoc. of Counties Trust	Florida Assoc. of Counties Trust	
<i>Claims Made or Occurrence</i>	<i>Occurrence</i>	<i>Occurrence</i>	
Occurrence Form	3,000,000	3,000,000	
Per Occurrence (Non-Florida Liability)	1,000,000	1,000,000	
Florida Liability Per Occurrence	300,000	300,000	
Florida Liability Per Person	200,000	200,000	
Deductible	25,000	25,000	
Claims Bill Coverage (1,000,000)	Yes	Yes	
Cyber Liability	Expiring	Renewal	
Information and Security Privacy Liability	1,000,000	1,000,000	
Privacy Notification Costs	1,000,000	1,000,000	
Regulatory Defense and Penalties	1,000,000	1,000,000	
Website Media Content Library	1,000,000	1,000,000	
PCI Fines and Costs	1,000,000	1,000,000	
Cyber Extortion	1,000,000	1,000,000	
First Party Data Protection	1,000,000	1,000,000	
First Party Network Business Interruption	1,000,000	1,000,000	
Employee Benefits Liability	Expiring	Renewal	
<i>Claims Made or Occurrence</i>	<i>Occurrence</i>	<i>Occurrence</i>	
Coverage Part Aggregate (Non-Florida Liability)	2,000,000	2,000,000	
Per Occurrence (Non-Florida Liability)	1,000,000	1,000,000	
Florida Liability Per Occurrence	300,000	300,000	
Florida Liability Per Person	200,000	200,000	
Deductible	5,000	5,000	
Claims Bill Coverage (1,000,000)	Yes	Yes	
Employment Practices Liability	Expiring	Renewal	
<i>Claims Made or Occurrence</i>	<i>Occurrence</i>	<i>Occurrence</i>	
Coverage Part Aggregate (Non-Florida Liability)	2,000,000	2,000,000	
Per Occurrence (Non-Florida Liability)	1,000,000	1,000,000	
Deductible	25,000	25,000	
Claims Bill Coverage (1,000,000)	Yes	Yes	
Total General Liability, Employee Benefits Liability, Employment Practices Liability and Cyber Liability	373,520.00	412,027.00	10%

Auto Liability	Expiring	Renewal	
<i>Claims Made or Occurrence</i>	<i>Occurrence</i>	<i>Occurrence</i>	
Bodily Injury & Property Damage Combined Single Limit Each Accident	1,000,000	1,000,000	
Florida Liability Per Occurrence	300,000	300,000	
Florida Liability Per Person	200,000	200,000	
Number of Units	291	302	4%
Claims Bill Coverage (1,000,000)	Yes	Yes	
Deductible	1,000	1,000	
Auto Liability Premium	53,726.00	58,580.00	9%

Auto Physical Damage	Expiring	Renewal	
	Florida Municipal Insurance Trust	Florida Municipal Insurance Trust	
Number of Units	191	204	7%
Deductible	1,000 / 1,000	1,000 / 1,000	
Auto Physical Damage Premium	49,640.00	55,010.00	11%
Workers' Compensation	Expiring	Renewal	
	Florida Municipal Insurance Trust	Florida Municipal Insurance Trust	
Gross Payroll	55,092,590	57,405,677	4%
Experience Mod	1.07	1.04	-3%
Total Premium	1,199,058.00	1,253,246.80	5%
Flood	Expiring	Renewal	
	Auto Owners	Auto Owners	
A.M. Best Rating	A++ XV	A++ XV	
Admitted or Non-Admitted	Admitted	Admitted	
Total Insured Value	7,233,600	7,377,000	2%
Deductible	Various	Various	
Flood Premium- Estimate	33,849.00	35,308.00	4%
Firefighter Cancer (Statutory)	Expiring	Renewal	
	Chubb Accident & Health	Chubb Accident & Health	
A.M. Best Rating	A++XV	A++XV	
Admitted or Non-Admitted	Admitted	Admitted	
Class 1 - First Diagnosis Cancer Benefit - Lump Sum	25,000	25,000	
Class 1 - Cancer Death Benefit - Principal Sum	75,000	75,000	
Class 2 - Cancer Death Benefit - Principal Sum	75,000	75,000	
Class 3 First Diagnosis Benefit Continuation - Lump Sum	25,000	25,000	
Recurrence Benefit	Not Available	Not Available	
Estimated Annual Premium	32,450.00	33,263.00	3%
Accidental Death & Dismemberment (Statutory)	Expiring	Renewal	
	Federal Insurance Company	Federal Insurance Company	
A.M. Best Rating	A++ XV	A++ XV	
Admitted or Non-Admitted	Admitted	Admitted	
Coverage 1a	75,000	75,000	
Coverage 1b	75,000	75,000	
Coverage II	225,000	225,000	
Estimated Annual Premium	12,565.00	12,565.00	0%
	Expiring	Renewal	
Total Estimated Premium	2,417,735.00	2,873,886.80	
Total Fee	115,000.00	115,000.00	
Total Program Cost	2,532,735.00	2,988,886.80	18.0%
Approval of premium, coverage, terms and conditions as contained herein:			

Signature	Date		
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