

The City of Coral Gables

Coverage Comparison	2008-2009 Primary	2008-2009 Excess	Option 1		2009-2010 Primary	2009-2010 Excess	2009-2010 Primary	Option 2
			1	2				
Values	Lexington Insurance Co A++ XV	Landmark American Ins Co A X			Lexington Insurance Co A XV	Landmark American Ins Co A X	Lexington Insurance Co A XV	
Building & Contents	\$140,350,318	\$140,350,318			\$146,124,492	\$146,124,492	\$146,124,492	
Time Element	\$5,285,000	\$5,285,000			\$5,285,000	\$5,285,000	\$5,285,000	
EDP	\$15,867,254	\$15,867,254			\$16,163,341	\$16,163,341	\$16,163,341	
EDP Extra Expense	\$2,000,000	\$2,000,000			\$2,000,000	\$2,000,000	\$2,000,000	
Auto & Mobile Equipment	\$31,665,764	\$31,665,764			\$31,665,764	\$31,665,764	\$31,665,764	
Accounts Receivable	\$7,400,000	\$7,400,000			\$7,400,000	\$7,400,000	\$7,400,000	
Valuable Papers & Records	\$500,000	\$500,000			\$500,000	\$500,000	\$500,000	
Fine Arts	\$1,000,000	\$1,000,000			\$1,000,000	\$1,000,000	\$1,000,000	
Total Values	\$204,068,336	\$204,068,336			\$210,138,597	\$210,138,597	\$210,138,597	
Values Per Clients Spread Sheet	\$204,068,336	\$204,068,336	2.89%	2.89%	\$210,138,597	\$210,138,597	\$210,138,597	
5% Named Storm								
Policy Limit	\$25,000,000	\$179,068,336			\$25,000,000	\$185,138,597	\$25,000,000	
Rate Per \$100 of Values	0.431		7.31%	-7.75%	0.465		0.400	
Premium	\$680,000	\$69,500	0.98%	-4.92%	\$978,144	\$65,000	\$840,000	
TRIA	***	***			***	***	***	
Florida Hurricane Cat Fund 1%	\$8,800	\$695			\$9,781	\$650	\$8,400	
Florida Citizens Assessment 1.4%	\$0	\$0			\$13,694	\$910	\$11,760	
EMPAT State Taxes Mandatory	\$4	\$4			\$4	\$4	\$4	
GRAND TOTAL COMPARISON	\$888,804	\$70,199	10.22%	-3.48%	\$1,001,623	\$66,564	\$860,164	
Provide &/or confirm the following, via return e-mail.	35% Minimum Earned Premium	25% Minimum Earned Premium			35% Minimum Earned Premium	25% Minimum Earned Premium	35% Minimum Earned Premium	
TERMS & CONDITIONS								
Covered Perils	All Risks of direct physical loss or damage including Flood and Earthquake	All Risk of Direct Physical Loss or Damage Excluding Name Wind Peril Flood, Earthquake, Building Ordinance Coverage and Boiler & Machinery			All Risks of direct physical loss or damage including Flood and Earthquake	All Risk of Direct Physical Loss or Damage Excluding Name Wind Peril Flood, Earthquake, Building Ordinance Coverage and Boiler & Machinery	All Risks of direct physical loss or damage including Flood and Earthquake	
Coverage's & Forms	Real & Business Personal Property, Time Element, EDP Equipment, EDP and Extra Expense, Auto & Mobile Equipment (Watercraft under 26ft only), Accounts Receivables, Valuable Papers and Equipment Breakdown. Manuscript Lexington form and standard pre-printed terms & conditions of the Lexington Insurance Company	Follow Form			Real & Business Personal Property, Time Element, EDP Equipment, EDP and Extra Expense, Auto & Mobile Equipment (Watercraft under 26ft only), Accounts Receivables, Valuable Papers and Equipment Breakdown. Manuscript Lexington form and standard pre-printed terms & conditions of the Lexington Insurance Company	Follow Form	Real & Business Personal Property, Time Element, EDP Equipment, EDP and Extra Expense, Auto & Mobile Equipment (Watercraft under 26ft only), Accounts Receivables, Valuable Papers and Equipment Breakdown. Manuscript Lexington form and standard pre-printed terms & conditions of the Lexington Insurance Company	

Blanket Limit	Blanket Limit Item 2b deleted	Follow Form 15% Margin Clause
Replacement Cost	Functional Replacement Cost for Real Property, Replacement Cost for Contents, Actual Cash Value for Autos & Mobile Equipment , Actual Loss Sustained for Time Element	Property Damage "Replacement Cost"; Automobiles & Vessels Physical Damage "Actual Cash Value"
Historical Valuation*	Historical Replacement Cost for Real Property at locations 6, 15 and 28 of the schedule	Follow Form
Coinsurance	None	None
Automobile Physical Damage	\$25,000,000 limit per occurrence - Maximum \$1,000,000 any one vehicle	Follow Form
Flood/Aggregate	\$5,000,000 Per Occurrence and Annual Aggregate	Excluded
Earthquake/Aggregate	\$5,000,000 Per Occurrence and Annual Aggregate	Excluded
Service Interruption	No	No
Newly Acquired Properties	\$5,000,000 (90 day reporting)	Follow Form
Unnamed Locations	\$1,000,000	Follow Form
Unintentional Errors & Omissions	\$5,000,000	Excluded
Valuable Papers and Records	\$500,000	Follow Form
Accounts Receivable	7,400,000	Follow Form
Building Ordinance/Demolition/ICC	a) 25,000,000 b) 5,000,000 c) 5,000,000	Excluded
Debris Removal	A sublimit of 25% of the covered loss or \$5,000,000., whichever is less shall apply to Debris Removal and Demolition & Increased Cost of Construction (DICC).	Excluded
Cancellation Clause	90 days notice of cancellation, except 10 days for non-payment of premium, or as required by statute.	90 days notice of cancellation, except 10 days for non-payment of premium, or as required by statute.
Fine Arts	\$1,000,000	Follow Form
Civil & Military Authority	None	None
Extended Period of Indemnity	None	None
Ingress/Egress Coverage	None	None
Leasehold Interest	None	None
Professional Fees	None	None
PP of Insured's Officers & Employees while on premises	\$100,000	Follow Form
Transit	\$250,000 Per Occurrence - Maximum \$100,000 per vehicle	Follow Form

Blanket Limit Item 2b deleted	Follow Form 15% Margin Clause	Blanket Limit Item 2b deleted
Functional Replacement Cost for Real Property, Replacement Cost for Contents, Actual Cash Value for Autos & Mobile Equipment , Actual Loss Sustained for Time Element	Property Damage "Replacement Cost"; Automobiles & Vessels Physical Damage "Actual Cash Value"	Functional Replacement Cost for Real Property, Replacement Cost for Contents, Actual Cash Value for Autos & Mobile Equipment , Actual Loss Sustained for Time Element
Historical Replacement Cost for Real Property at locations 2, 6, 15 and 28 of the schedule	Follow Form	Historical Replacement Cost for Real Property at locations 2, 6, 15 and 28 of the schedule
None	None	None
\$25,000,000 limit per occurrence - Maximum \$1,000,000 any one vehicle	Follow Form	\$25,000,000 limit per occurrence - Maximum \$1,000,000 any one vehicle
\$5,000,000 Per Occurrence and Annual Aggregate	Excluded	\$5,000,000 Per Occurrence and Annual Aggregate
\$5,000,000 Per Occurrence and Annual Aggregate	Excluded	\$5,000,000 Per Occurrence and Annual Aggregate
\$500,000 - Qualifying period of 48 hours applies to this coverage - excludes T&D Lines	No	\$500,000 - Qualifying period of 48 hours applies to this coverage - excludes T&D Lines
\$5,000,000 (90 day reporting)	Follow Form	\$5,000,000 (90 day reporting)
\$1,000,000	Follow Form	\$1,000,000
\$5,000,000	Excluded	\$5,000,000
\$500,000	Follow Form	\$500,000
7,400,000	Follow Form	7,400,000
a) 25,000,000 b) 5,000,000 c) 5,000,000	Excluded	a) 25,000,000 b) 5,000,000 c) 5,000,000
A sublimit of 25% of the covered loss or \$5,000,000., whichever is less shall apply to Debris Removal and Demolition & Increased Cost of Construction (DICC).	Excluded	A sublimit of 25% of the covered loss or \$5,000,000., whichever is less shall apply to Debris Removal and Demolition & Increased Cost of Construction (DICC).
90 days notice of cancellation, except 10 days for non-payment of premium, or as required by statute. - Including Credit Downgrade Cancellation Endorsement	90 days notice of cancellation, except 10 days for non-payment of premium, or as required by statute. - Including Credit Downgrade Cancellation Endorsement	90 days notice of cancellation, except 10 days for non-payment of premium, or as required by statute. - Including Credit Downgrade Cancellation Endorsement
\$1,000,000	Follow Form	\$1,000,000
30 days, but in no event will the Company pay more than \$1,000,000	Follow Form	30 days, but in no event will the Company pay more than \$1,000,000
180 Days	Follow Form	180 Days
30 days, but in no event will the Company pay more than \$1,000,000	Follow Form	30 days, but in no event will the Company pay more than \$1,000,000
\$250,000	Follow Form	\$250,000
\$100,000	Follow Form	\$100,000
\$250,000	Follow Form	\$250,000
\$250,000 Per Occurrence - Maximum \$100,000 per vehicle	Follow Form	\$250,000 Per Occurrence - Maximum \$100,000 per vehicle

Deductible Provisions-All Other							
Each Occurrence except:	\$50,000 AOP Per Occurrence, -- \$50,000 per occurrence Auto Physical Damage <u>exception "Non Named Wind at \$100,000</u>	Follow Form		\$50,000 AOP Per Occurrence, -- \$50,000 per occurrence Auto Physical Damage <u>exception "Non Named Wind at \$100,000</u>	Follow Form	\$50,000 AOP Per Occurrence, -- \$50,000 per occurrence Auto Physical Damage <u>exception "Non Named Wind at \$100,000</u>	
Earthquake/Aggregate	\$50,000	Excluded		\$50,000	Excluded	\$50,000	
Flood/Aggregate							
	1) --5% of TIV at each location involved in loss or damage, subject to a minimum of \$25,000 any one occurrence and a maximum of \$100,000 any one occurrence. 2) -- 5% of the TIV at each location involved in loss or damage, subject to a minimum of \$1,000,000 any one occurrence for locations wholly or partially within special Flood Hazard Areas (SFHA), areas of 100 year flooding, as defined by the Federal Emergency Management Agency. 3) -- 5% of TIV at each location involved in loss or damage, subject to a minimum of \$100,000 any one occurrence for Named Storms (a storm that has been declared by the National Weather Service to be a hurricane, typhoon, tropical cyclone or tropical storm).	Excluded		1) --5% of the total values per building at the time of loss at each location involved in loss or damage, subject to a minimum of \$25,000 any one occurrence and a maximum of \$100,000 as respects all other flood not mentioned. 2) -- 5% of the total values at the time of the loss at each location involved in loss or damage, subject to a minimum of \$1,000,000 any one occurrence for locations wholly or partially within special Flood Hazard Areas (SFHA), areas of 100 year flooding, as defined by the Federal Emergency Management Agency.	Excluded	1) --5% of the total values per building at the time of loss at each location involved in loss or damage, subject to a minimum of \$25,000 any one occurrence and a maximum of \$100,000 as respects all other flood not mentioned. 2) -- 5% of the total values at the time of the loss at each location involved in loss or damage, subject to a minimum of \$1,000,000 any one occurrence for locations wholly or partially within special Flood Hazard Areas (SFHA), areas of 100 year flooding, as defined by the Federal Emergency Management Agency.	
Wind Deductibles	5% "Named Storm" of the total values at the time of the loss at each location involved in the loss or damage, subject to a minimum \$250,000 any one occurrence	"Named Storm Wind Excluded only"		5% "Named Storm" of total insurable values per building at the time of the loss at each location involved in the loss or damage; including but not limited to, all Flood, wind, wind gusts, storm surges, tornados, cyclones, hail or rain) and subject subject to a minimum \$250,000	"Named Storm Wind Excluded only"	7.5% "Named Storm" of total insurable values per building at the time of the loss at each location involved in the loss or damage; including but not limited to, all Flood, wind, wind gusts, storm surges, tornados, cyclones, hail or rain) and subject subject to a minimum \$250,000	
Minimum Wind	\$250,000			\$250,000		\$250,000	
Maximum Wind	Not applicable	Not applicable		Not applicable	Not applicable	Not applicable	
Other than Named Storm	\$100,000	\$100,000		\$100,000	\$100,000	\$100,000	
Boiler & Machinery	\$25,000,000	Excluded		\$25,000,000	Excluded	\$25,000,000	
Consequential Loss (Spoilage)	\$100,000	Excluded		\$100,000	Excluded	\$100,000	
Expediting Expenses	\$100,000	Excluded		\$100,000	Excluded	\$100,000	
Computer Data Restoration	\$100,000	Excluded		\$100,000	Excluded	\$100,000	
Hazardous Substances	\$100,000	Excluded		\$100,000	Excluded	\$100,000	
Boiler & Machinery Deductibles:							
Each Occurrence Property Damage	\$50,000	Excluded		\$50,000	Excluded	\$50,000	

405 Biltmore, 907 Coral Way, 2701 DeSoto, 997 N Greenway Dr

"This compilation is a comparison of coverage only. Policy terms and conditions will prevail"

**** Per City Schedule**

* Named Storm Definition: a storm that has been declared by the National Weather Service to be a hurricane, typhoon, tropical cyclone, tropical storm or tropical depression

II. Details of Coverage / Policy Term / Premium

- Please refer to the Appendix Section for complete copies of the quotations received from the insurers for this proposal

Group 1

Primary Property

Carrier: Lexington Insurance Company

Carrier Rating A (Excellent), Financial XV (\$2 Billion or greater)

Limits: \$25,000,000 PRIMARY any one occurrence for all perils, coverages and locations combined and subject to the following sublimits.

The following sub-limits are part of and not in addition to the policy limit of liability and are per occurrence unless otherwise noted:

- \$ 5,000,000 Annual Aggregate Limit for Flood as respects for locations wholly or partially within Special Flood Hazard Areas (SFHA) areas of 100-year flooding as defined by the Federal Emergency Management Agency (FEMA). If flood arises out of a Named Storm, then only the Named Storm sublimit or liability applies
- \$ 5,000,000 Annual Aggregate as respects Earthquake. Except: California, Alaska, Hawaii, Puerto Rico, Pacific Northwest and New Madrid Zones.
- \$ 25,000,000 Named Storm regardless of the number of coverage's, locations or perils involved including, but not limited to all flood (however caused) wind, wind gusts, storm surges, tornadoes, cyclones, hail or rain, the maximum amount the Company will pay per Occurrence as respects all covered loss or damage arising out of a "Named Storm" (a name storm that has been declared by the National Weather Service to be a Hurricane, Typhoon, Tropical Cyclone, Tropical Storm and Tropical Depression)
- \$ 5,285,000 Per Occurrence Time Element
- \$ 250,000 Per Occurrence for all Property in Transit, \$100,000 Maximum per Vehicle
- \$ 5,000,000 For Newly Acquired Property for a period of 90 days, if not reported to the Company in that 90 day period coverage ceases
- \$ 5,000,000 Errors and Omissions, subject to all other sub-limits contained in the policy

\$ 250,000 Personal Property of the Insured's officers and employees while on the premises of the Insured
 Policy Limit Demolition Coverage A
 \$ 5,000,000 Demolition Coverage B
 \$ 5,000,000 Demolition Coverage C
 \$ 250,000 Spoilage
 \$ 100,000 Fire Brigade Charges
 180 Days Extended Period of Indemnity
 \$ 250,000 Leasehold Interest
 \$ 500,000 Limited Pollution Annual Aggregate
 \$ 1,000,000 Misc. Unnamed Location
 \$ 100,000 Professional Fees
 \$ 16,163,341 Per Occurrence for EDP Equipment and Media
 \$ 2,000,000 Per Occurrence for all EDP Extra Expense
 \$ 1,000,000 Per Occurrence Fine Arts
 \$ 500,000 Per Occurrence Valuable Papers
 \$ 7,400,000 Per Occurrence Accounts Receivables
 \$ 25,000,000 Per Occurrence Vehicle Physical Damage while parked., \$1,000,000, Maximum limit any one vehicle including newly acquired
 \$ 500,000 Service Interruption – A qualifying period of 48 hours applies to the coverage's, Excludes T&D lines
 \$ 25,000,000 Per Occurrence Boiler & Machinery
 The following sub limits apply to Equipment Breakdown:
 \$ 100,000 Expediting Expense
 \$ 100,000 Hazardous Substances
 \$ 100,000 Perishable Goods/Spoilage
 \$ 100,000 Data Restoration

Debris Removal: A sublimit of 25% of the covered loss or \$5,000,000., whichever is less shall apply to Debris Removal.

Civil or Military Authority: 30 days, but in no event will the Company pay more than \$1,000,000.

Ingress/Egress Coverage: 30 days, but in no event will the Company pay more than \$1,000,000.

Policy Territory: Coverage will apply for locations within the United States, its territories and possessions, Puerto Rico, and Canada, including their respective coastal waters.

Perils Insured: All risks of direct physical loss or damage including Flood and Earthquake

Policy Format: Lexington Manuscript forms PR8371 (04/08) and standard pre-printed terms & conditions of the Lexington Insurance Company (Copies available upon request)

Coverage: All Real & Business Personal Property, Time Element including Extra Expense, EDP Equipment, Media and Extra Expense, Auto & Mobile Equipment (Watercraft under 26 ft only), Accounts Receivables, Valuable Papers, Equipment Breakdown and as further described within the policy form

Valuation: Functional Replacement Cost for Real Property, Replacement Cost for Contents
Historical Replacement Cost for Real Property at locations

- 405 Biltmore Way
- 907 Coral Way
- 2701 Desoto Blvd
- 997 N. Greenway Drive

Actual Cash Value for Autos & Mobile Equipment
Actual Loss Sustained for Time Element and Extra Expense

TIV: **\$210,138,597**
(Insured locations as per schedule on file with the Company)

Deductible Schedule:

All Other Perils:

\$ 50,000 AOP per occurrence except 72 hour waiting period for Time Element

Flood:

5% of the total value per building at the time of the loss at each location involved in loss or damage, subject to a minimum of \$25,000 any one occurrence and a maximum of \$100,000 any one occurrence all other flood not mentioned.

5% of the total value at the time of the loss at each location involved in loss or damage subject to a minimum of \$1,000,000 any one occurrence as respects locations wholly or partially within special Flood Hazard Areas (SFHA), areas of 100-year flooding, as defined by the Federal Emergency Management Agency.

Earthquake:

\$ 50,000. Per Occurrence.

Named Storm: (Option 1)

5% of Total Insurable Values per building at the time of the loss at each location involved in the loss or damage, arising out of a Named Storm (a storm that has been declared by the National Weather Service to be a hurricane, typhoon, tropical cyclone, tropical storm or tropical depression), regardless of the number of Coverage's, Locations or Perils involved (including, but not limited to, all Flood, wind, wind gusts, storm surges, tornadoes, cyclones, hail or rain), subject to a minimum deductible of \$250,000 any one occurrence

Named Storm(Option 2)

7.5% of Total Insurable Values per building at the time of the loss at each location involved in the loss or damage, arising out of a Named Storm (a storm that has been declared by the National Weather Service to be a hurricane, typhoon, tropical cyclone, tropical storm or tropical depression), regardless of the number of Coverage's, Locations or Perils involved (including, but not limited to, all Flood, wind, wind gusts, storm surges, tornadoes, cyclones, hail or rain), subject to a minimum deductible of \$250,000 any one occurrence

All Other Wind:

\$100,000 per occurrence

Premium:

Option 1 5% Wind Deductible

Lexington Insurance Company annual policy premium is \$ 1,006,458. Subject to 35% minimum earned including Terrorism. Premium does not include applicable surplus lines taxes and fees. These taxes and fees are to be collected and filed by the broker.

The Policy Premium of shown above INCLUDES a charge of \$ 28,314 applicable to coverage as respects the Terrorism Risk Insurance Act of 2002.

Premium Including TRIA	1,006,458.00	Premium Excluding TRIA	978,144.00
Florida Hurricane 1% Assessment	10,064.58	Florida Hurricane 1% Assessment	9,781.44
Citizens Assessment 1.4%	14,090.41	Citizens Assessment 1.4%	13,694.02
Florida Fire College	4.00	Florida Fire College	4.00
Total	1,030,616.99	Total	1,001,623.40

Option 2 7.5% Wind Deductible

Lexington Insurance Company annual policy premium is \$ 865,200. Subject to 35% minimum earned including Terrorism. Premium does not include applicable surplus lines taxes and fees. These taxes and fees are to be collected and filed by the broker.

The Policy Premium of shown above INCLUDES a charge of \$ 25,200 applicable to coverage as respects the Terrorism Risk Insurance Act of 2002.

Premium Including TRIA	865,200.00	Premium Excluding TRIA	840,000.00
Florida Hurricane 1% Assessment	8,652.00	Florida Hurricane 1% Assessment	8,400.00
Citizens Assessment 1.4%	12,113.00	Citizens Assessment 1.4%	11,760.00
Florida Fire College	4.00	Florida Fire College	4.00
Total	885,969.00	Total	860,160.00

Commission: 0%

Special Conditions:

- Occurrence Limit of Liability Endorsement applies removal of 2.b to apply
- Pollution Exclusion applies
- Vehicle Physical Damage Extension Endorsement to apply
- Combined Prop/B&M Millennium Endorsement applies
- Equipment Breakdown Endorsement 2004
- Lexington Standard Property Conditions applies
- Mold / Fungus Exclusion applies
- Data Corruption Property Endorsement applies
- Coverage Territory endorsement applies
- Subject to schedule for Autos/Mobile Equipment
- The attached Terrorism disclosure form 96553 (2/08) must be completed, signed by the Insured, and returned to the Insurance Company. The Terrorism Exclusion (96654, ed. 1/08) applies if coverage is rejected.
- Subject to inspections and compliance to recommendations (if any)
- This quotation will expire 5/1/08 12:01 a.m.
- 90 days Notice of Cancellation except 10 days for non-payment of premium
- The attached Surplus Lines Filings Agreement must be completed signed and returned to us with binding request
- Credit Downgrade Cancellations endorsement
- Period for Property to be replaced or repaired after a loss is waived

Notes:

- Broker license number (SLA #) required for binding.
- This proposal or resulting Binder, the continuation of any bound insurance, and any payments to you, to a claimant or to another third party, may be affected by the administration and enforcement of U.S. economic embargoes and trade sanctions by the office of Foreign Assets Control (OFAC), if we determine that any such party is on the "Specially Designated Nationals or Blocked Persons" list maintained by OFAC
- The premium must be remitted within thirty (30) days of the effective date of the policy or fifteen (15) days from the date of the bill whichever is later. It is your responsibility to follow applicable state surplus lines laws and in particular, to see that the appropriate premium tax (and stamping office, if applicable) is collected and paid.

The above policy is quoted based on receipt of a signed statement of values within sixty (60) days of binding. Premium financing is available through AI Credit at 770-671-2000

The Insurers with whom the insurance is to be placed is not admitted to transact business in this commonwealth and is subject to limited regulation by the department; and in the event of the insolvency of the Insurer, losses will not be paid by the Lexington Insurance Company

The foregoing information is for indication purposes. This is not a binder of insurance. Because the general underwriting requirements of this office may change, we reserve the right to withdraw this proposal at any time, and in no event will it remain open for acceptance beyond thirty (30) days from the date thereof. The Company reserves to itself the right to determine the inception date of any coverage granted according to the terms of this quotation.

Excess Property

Carrier

Landmark American Insurance Company

Carrier Rating:

A (Excellent), Financial XII (\$1 Billion to \$1.25 Billion)

Limits:

Excess of \$25,000,000 per occurrence, all of which, in turn, excess of Underlying Deductibles As per statement of values on file with the Company; Excluding Named Storm Peril,
not to exceed \$185,138,597 per occurrence

Coverage's:

Real & Business Personal Property of the Insured including Improvement & Betterments, EDP Equipment/Media, EDP Extra Expense, Automobile/Mobile Equipment Exposure, Newly Acquired Property, Property in Transit, Business Income/Extra Expense Accounts Receivables and Valuable Papers -Records and as more fully described in primary form

Valuation:

Replacement cost valuation except Historical Replacement Cost, to follow the Lexington wording, at

- 405 Biltmore Way
- 907 Coral Way
- 2701 Desoto Blvd.
- 997 N Greenway Drive

Actual cash value as respects Auto Physical Damage
Actual Loss Sustained as respects Business Income/Extra Expense and as more fully described in primary policy

Terms and**Conditions:**

Following Primary Lexington Insurance Co "All Risk Form"

Excluding Flood and Earthquake

Excluding Flood associated with a Named Storm

Excluding Boiler & Machinery

Excluding "NAMED STORM ONLY"

Scheduled Limit of Liability Endorsement with 15% Margin Clause

TRIA maybe purchased for an additional \$2,500 plus applicable surcharges

Premium: **See Various Options**

Carrier Landmark American Insurance Company
A (Excellent), Financial XII (\$1 Billion to \$1.25 Billion)

Option 1

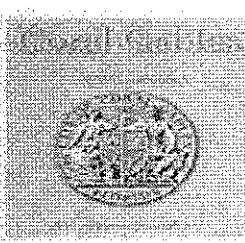
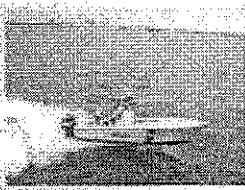
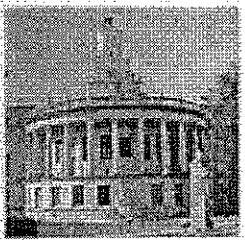
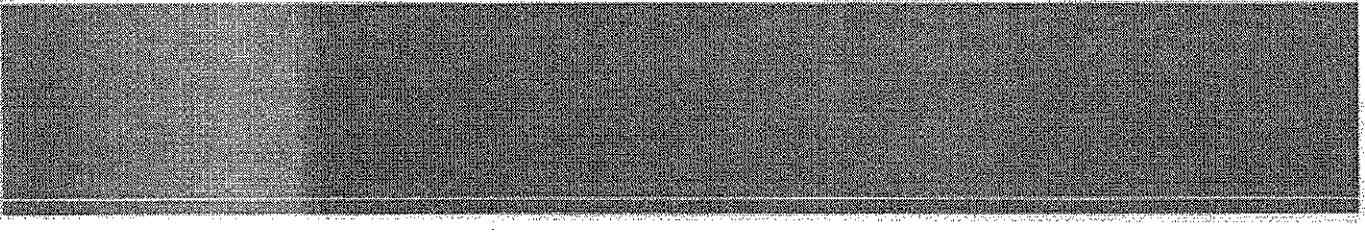
Premium Including TRIA	67,500.00	Premium Excluding TRIA	65,000.00
Florida Hurricane 1% Assessment	675.00	Florida Hurricane 1% Assessment	650.00
Citizens Assessment 1.4%	945.00	Citizens Assessment 1.4%	910.00
Florida Fire College	4.00	Florida Fire College	4.00
Total	69,124.00	Total	66,564.00

Option 2 \$ 35,000,000 per occurrence excess of \$25,000,000 per occurrence
 Excludes Named Windstorm Only

Premium Including TRIA	55,000.00	Premium Excluding TRIA	52,500.00
Florida Hurricane 1% Assessment	550.00	Florida Hurricane 1% Assessment	525.00
Citizens Assessment 1.4%	770.00	Citizens Assessment 1.4%	735.00
Florida Fire College	4.00	Florida Fire College	4.00
Total	56,324.00	Total	53,764.00

Option 3 \$185,138,597 per occurrence excess of \$25,000,000 per occurrence
 "With a sublimit of \$5,000,000 applicable to Named Storm"

Premium Including TRIA	202,500.00	Premium Excluding TRIA	200,000.00
Florida Hurricane 1% Assessment	2,025.00	Florida Hurricane 1% Assessment	2,000.00
Citizens Assessment 1.4%	2,835.00	Citizens Assessment 1.4%	2,800.00
Florida Fire College	4.00	Florida Fire College	4.00
Total	207,364.00	Total	204,804.00



City of Coral Gables Finance Department

Response to

RFP #2009.01.05

**Risk Management &
Insurance Brokerage Services
For Property and Casualty Lines
of Insurance Coverage**

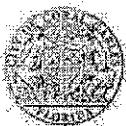
Submitted by:

**Lisette deDiego
Aon Risk Services, Inc. of Florida
1001 Brickell Bay Drive, Suite 1100
Miami, FL 33131**



PRICE PROPOSAL

**January 22, 2009
2:00 PM**



CORAL GABLES, FL

City of Coral Gables, 2800 SW 72nd Avenue, Miami, FL 33155

FINANCE DEPARTMENT / PROCUREMENT DIVISION

Tel: 305-460-5121, Fax: 305-460-5116

SECTION 7

Request for Proposal (RFP) No 2009.01.05

7.0: PROPOSAL PRICING SCHEDULE

7.1 PROPOSAL PRICING SCHEDULE FORM

Proposal Pricing Schedule Form shall be submitted in a separate sealed envelope, one (1) original and ten (10) copies, with the proposal on Thursday, January 22, 2009. Failure to provide all requested documentation in a sealed envelope may deem the proposal non-responsive. Proposers should carefully follow the instructions outlined below, particularly with respect to the format and number of pages allotted to each topic, if applicable. Failure to follow these instructions may be considered grounds for excluding a proposal from further consideration.

Proposer shall submit a Proposal expressing its interest in providing the services described herein. To receive consideration, this Request for Proposal must be submitted in its entirety, with all forms executed. Proposals must be typed or printed in blue ink. Use of erasable ink is not permitted. All corrections to prices made by the Proposer must be initialed. Any additional information to be submitted as part of the Proposal may be attached behind the Proposal Pricing Schedule Form. Failure to submit this form in a separate sealed envelope may deem your Proposal non-responsive. Additional information shall be attached behind this form, carefully cross-referencing each item number and/or letter.

PROPOSERS NAME: Aon Risk Services, Inc. of Florida
CONTACT NAME / TITLE: Michael Parish - Resident Managing Director
SIGNATURE: Michael Parish DATE: 1/20/2009
ADDRESS: 1001 Brickell Bay Drive, #1100 Miami, FL 33131
TELEPHONE 305-372-9950 FAXSIMILE 305-372-8018 EMAIL: michael_parish@ars.aon.com

PROPOSAL PRICING SCHEDULE

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Policy Group One (1)	Policy Price Two (2)	Policy Both Groups
\$ 60,000	\$ 60,000	\$ 110,000

ADDITIONAL SERVICES

As indicated in Section G., Required Information, Item 2.7.15.5, Aon can provide a broad range of various risk management, claims, and risk control consulting services. These optional or additional services will be priced on a per-project basis per the following hourly rates.

Service	Hourly Rate
General Risk Management Consulting	\$150-\$250
Enterprise Risk Management Consulting	\$200-\$250
Ergonomics Consulting	\$175-\$300
Environmental Consulting	\$200-\$300
Human Resources Consulting	\$175-\$250
Benefits Consulting	\$150-\$250
E-Commerce Consulting	\$150
Claims Consulting	\$175-\$250
Actuarial Consulting	\$200-\$350
Risk Control Consulting	\$175-\$255
Aon eSolutions	\$175-\$300
Outsourcing	\$150-\$300
Change Management Consulting	\$150-\$250
Work-site Solutions	Various Fee Structures
Aggression Management Consulting	\$250-\$500
Wrap-Up Administration	\$150-\$250

ADDITIONAL SERVICES

As indicated in Section G., Required Information, Item 2.7.15.5, Aon can provide a broad range of various risk management, claims, and risk control consulting services. These optional or additional services will be priced on a per-project basis per the following hourly rates:

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General Risk Management Consulting	\$150-\$250
Enterprise Risk Management Consulting	\$200-\$250
Ergonomics Consulting	\$175-\$300
Environmental Consulting	\$200-\$300
Human Resources Consulting	\$175-\$250
Benefits Consulting	\$150-\$250
E-Commerce Consulting	\$150
Claims Consulting	\$175-\$250
Actuarial Consulting	\$200-\$350
Risk Control Consulting	\$175-\$255
Aon eSolutions	\$175-\$300
Outsourcing	\$150-\$300
Change Management Consulting	\$150-\$250
Work-site Solutions	Various Fee Structures
Aggression Management Consulting	\$250-\$500
Wrap-Up Administration	\$150-\$250