

**THE CITY OF CORAL GABLES**

The City of Coral Gables	2007 - 2008 Expiring Renewal Premium Incl Historic Value*	2008 - 2009 Expiring Renewal Premium Incl Historic Value*	Option 1A (Historic)	Option 1B (Historic)	Option 1C (Historic)	\$50k Deduc other than non named wind Option 1D (Historic)	Option 2A Excess (Historic)	Option 2B Excess (Historic)	Option 2C Excess (Historic)
Property Values	199,550,529	204,068,226	204,068,336	204,068,336	204,068,336	204,068,336	204,068,336	204,068,336	204,068,336
Percentage of Combined Value Increase		1.02%	1.02%	1.02%	1.02%	1.00%			
Carrier/Limit Lexington	15,000,000	See Next	\$15,000,000	\$20,000,000	\$25,000,000	\$25,000,000	\$189,068,336 excess of \$15mm excluding "Named Storm" wind peril	\$184,068,336 excess of \$20mm excluding "Named Storm" wind peril	\$179,068,336 excess of \$25mm excluding "Named Storm" wind peril
Landmark	\$184,550,529 excess of \$15mm" excluding wind"	See Next							
Premium 1A + 2A	1,108,518	854,500	775,000	840,000	875,000	880,000	79,500	74,750	69,500
1B + 2B		914,750							
1C + 2C		944,500							
1D + 2C		949,500							
TRIA (was not purchased last year)1A + 1B	40,392	24,045	23,250	25,200	26,250	26,400	795	745	695
1B + 2B		25,945							
1C + 2C		26,945							
1D + 2C		27,095							
Florida Hurricane Cat Assessment 1A + 2A	11,489	8,785	7,983	8,652	9,013	9,064	803	755	702
1B + 2B		9,407							
1C + 2C		9,714							
1D + 2C		9,766							
Total Premium & TRIA only	1,148,910		798,250	865,200	901,250	906,400	80,295	75,495	70,195
1A + 2A) Lexington/Landmark incl TRIA		878,545							
1B + 2B) Lexington/Landmark incl TRIA		940,695							
1C + 2C) Lexington/Landmark incl TRIA		971,445							
1D + 2C) Lexington/Landmark incl TRIA		976,595							
Total of all Charges 1A + 1B	1,160,399	887,330	806,233	873,852	910,263	915,464	81,098	76,250	70,897
1B + 2B		950,102							
1C + 2C		981,159							
1D + 2C		986,361							
Property Rate 1A + 2A	0.56	0.42	0.38	0.41	0.43	0.43	0.04	0.04	0.03
1B + 2B		0.45							
1C + 2C		0.46							
1D + 2C		0.47							
Overall Rate of Total Charges 1A + 2A	0.58	0.43	0.40	0.43	0.45	0.45	0.04	0.04	0.03
1B + 2B		0.47							
1C + 2C		0.48							
1D + 2C		0.48							
Brokers Fee	75,000	75,000	75,000	75,000	75,000	75,000	Fee is included in primary program	Fee is included in primary program	Fee is included in primary program
EMPAT Fee	8	8	4	4	4	4	4	4	4
07-08 Purchased without TRIA	1,195,015								
Total Program 1A + 2A	1,235,399	962,338	881,237	948,856	985,267	990,468	81,102	76,254	70,901
1B + 2B		1,025,110							
1C + 2C		1,056,167							
1D + 2C		1,061,369							
Program Pricing % Difference		-28%							
		-21%							
		-17%							
		-16%							

\*405 Biltmore Way, 907 Coral Way and 2701 Desoto Blvd