

THE CITY OF CORAL GABLES

The City of Coral Gables		2007 - 2008 Expiring Renewal Premium	2008 - 2009 Expiring Renewal Premium	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)
		Incl Historic Value*	Incl Historic Value*							
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 \$184,068,336 excess of	\$184,068,336 excess of	\$179,068,336 excess of
Landmark		\$184,550,529 excess of \$15mm* excluding wind*	See Next					\$15mm excluding "Named Storm" wind peril	\$20mm excluding "Named Storm" wind peril	\$25mm excluding "Named Storm" wind peril
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		876,545							
	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