

CORAL GABLES INSURANCE & RISK MANAGEMENT ADVISORY BOARD

Minutes of February 11, 2022, 08:00am
2151 Salzedo Street, 1st Floor, CMR-B
Coral Gables, FL 33134

MEMBERS	J	F	M	A	M	J	J	A	S	O	N	D	APPOINTED BY
	22	22	22	22	22	22	22	22	22	22	22	22	

Juan C Diaz-Padron	-	P											Mayor Vince Lago
Austin Tellam	-	P											Vice Mayor Michael Mena
Paul Susz	-	P											Commissioner Rhonda Anderson
Matthew Weaver	-	E											Commissioner Jorge Fors
Gary Reshesky	-	P											Commissioner Kirk Menendez

STAFF:

Raquel Elejabarrieta, Director Labor Relations & Risk Mgt
David Ruiz, Risk Manager

A = Absent
E = Excused Absence
P = Present
- = No meeting
* = New Board Member

GUESTS:

Maria Perez, Arthur J. Gallagher
Calah Bullard, Arthur J. Gallagher
Amy Jimenez, Arthur J. Gallagher

PUBLIC GUEST:

RECORDING SECRETARY:

Eglys Hernandez, Administrative Assistant

OPENING:

Chair Juan C. Diaz-Padron opened the meeting. Meeting was called to order at 8:05am. Quorum was reached. Everyone introduced themselves for the record.

MINUTES APPROVAL:

November 15, 2021

Motion Gary Reshesky / 2nd Motion: Austin Tellam

Board member Paul Susz voted “Nay” due to not having been present for that meeting

Remaining Board members: Approved

December 3, 2021

Motion Gary Reshesky / 2nd Motion: Paul Susz

All approved unanimously

SECRETARY’S REPORT:

Biltmore – Reduction in Property Insurance

Mr. Reshesky asked if the issue regarding The Biltmore's reduction in property insurance requirements had gone to Commission. Ms. Elejabarrieta stated it had not and should be going on the March 29th Commission Meeting. Ms. Elejabarrieta advised she will provide The Board with Resolution once it is approved.

BOARD MEMBERS REPORTS: None

NEW BUSINESS: None

OLD BUSINESS:

**Continual – Insurance Renewal Review – Arthur J. Gallagher (Exhibit A)
Maria Perez**

Ms. Perez conducted power point presentation. Ms. Perez commenced advising of timeline and ongoing status of renewal process. Ms. Perez stated that the city had received all of the applications in mid-November and by mid-December city had already completed and submitted them.

Ms. Perez stated on February 4, 2022, there were several insurance market meetings with the primary layers of insurance (1st \$10,000,000 in coverage) held with Arthur J. Gallagher along with David Ruiz and Raquel Elejabarrieta Ms. Perez advised there were discussions regarding various mitigation controls the City has implemented including the City's response to a hurricane threat. Ms. Perez stated the appraisal program the City currently has in place was also very important to the carriers in terms of having accurate values. Ms. Elejabarrieta advised that the property insurance provided stated that the City has outperformed the market and the insurers that the insurers would like to continue with renewal and would expect the City to be at the lower end of increases as compared to the market range of increases.

Ms. Perez anticipates that by the next Board meeting scheduled for March, there should be an indication regarding increases from the insurance markets. Ms. Perez advised that the goal is to have the insurance renewal program placed on the April 12, 2022, Commission meeting.

Mr. Reshesky asked if there are major increases expected. Ms. Perez stated she anticipates for the City as seen with other clients, major increases in the cyber risk insurance. Ms. Perez does not anticipate any other major increases in the other insurance coverages. Ms. Perez stated that she and David Ruiz from the City met with Package (liability and workers compensation) Insurance provider, Mr. Ruiz advised them of the loss control and risk transfer programs the City has in place. Ms. Perez stated that she expects a 7 to 10 percent across the board increase in renewals.

Mr. Susz asked inquired about the City's loss ratio. Ms. Perez stated for the primary liability carrier the loss ratio has been 60% due to a couple of liability cases and for the property insurance carriers it is about the same. Ms. Perez stated at 60% ratio is a good loss ratio.

Mr. Diaz-Padron asked prior to continuing with the presentation, if there was something that truly needed to be discussed or addressed. Ms. Perez stated it would be regarding Cyber risk insurance as ransomware attacks are what is driving the cost of Cyber risk insurance.

Ms. Elejabarrieta shared information regarding cost for Cyber coverage last year compared to the previous year. Mr. Susz asked if information regarding average ransomware payment has been researched. Ms. Perez stated it can be researched and presented at next meeting as well as benchmarking for policy limits on ransomware. Ms. Elejabarrieta stated regarding the recover time of an attack would be best addressed by the IT Director, Mr. Raimundo Rodulfo, who can be asked to come into the next meeting. Mr. Diaz-Padron asked if the government would have the same responsibilities of advising and provide monitoring for those affected by the incident. Ms. Jimenez stated first thing that is conducted is a review of what type of attack it was, information that was affected and then follow the laws in place for the area. Ms. Perez advised the insurance carrier takes over the system to conduct review and does not release it back until a thorough analysis is conducted.

Mr. Diaz-Padron stated if no further information has changed, perhaps pending information regarding Cyber and further numbers can be addressed at next meeting.

Mr. Tellam asked if the Cyber program city has in place has been reviewed by an outside source to assure what is in place is the very best. Ms. Elejabarrieta stated carriers come in to review the program and have determined it is a great program. Ms. Elejabarrieta stated city along with Arthur J. Gallagher for the last two years together have reviewed the program, conducted comparisons to assure best coverage at best rate is obtained.

Mr. Reshesky asked regards workers compensation claims and Covid claims. Ms. Perez stated workers compensation claims history looks great and Ms. Elejabarrieta stated the city has stopped processing accepting Covid claims as of June 2021.

Mr. Diaz-Padron asked regarding the city possibly considering FMIT. Ms. Elejabarrieta stated that the city submitted applications back in December and had several questions which have not been addressed yet. Mr. Ruiz advised FMIT indicated to Arthur J. Gallagher that FMIT advised that the questions should be answered along with a quote by March 4, 2022. Mr. Diaz-Padron asked regarding renewal dates with FMIT. Ms. Elejabarrieta advised this has been addressed. Mr. Reshesky asked if a quote was received last year. Ms. Elejabarrieta stated it was determined to best proceed and to revisit FMIT for next year renewal conducting better research and seeking clarity.

It was determined that on the next meeting FMIT will be further discussed and the IT Director will be invited to address the Board.

MEETING ADJORNED: Meeting adjourned at 08:47am
Motion by: Paul Susz / 2nd Gary Reshesky / All approved unanimously

Exhibit A

Coral Gables Marketing Summary 2022

Coral Gables Marketing Summary 2022

CARRIER	LINE OF COVERAGE
Certain Underwriters at Lloyd's, London (Ambridge)	Public Entity Package
Safety National Casualty Corporation	Public Entity Package
FMIT	Public Entity Package
FIT	Public Entity Package
Glatfelter	Public Entity Package
Safety National Casualty Corporation	Excess Workers Compensation
FMIT	Excess Workers Compensation
FIT	Excess Workers Compensation
Glatfelter	Excess Workers Compensation
Arch Insurance Group	Excess Workers Compensation
Hartford Fire Insurance Company	Public Official Bond
FMIT	Public Official Bond
Indian Harbor	Pollution Liability
FMIT	Pollution Liability
Ascot	Pollution Liability
HDI Global Specialty SE	General Liability (Sports)
Zurich American Insurance Company	ADD Amateur Sports
Travelers Property Casualty Co of America	Boiler & Machinery
FMIT	Boiler & Machinery
Travelers Property Casualty Co of America	Crime
FMIT	Crime
Zurich	Crime
Ascent	Cyber Risk Liability
AIG	Cyber Risk Liability
Corvus	Cyber Risk Liability
Atlantic Specialty Insurance Company	Tenant Users Liability
Atlantic Specialty Insurance Company	Tenant Users Property
AJG London	Terrorism
AXA XL	Terrorism
Beazley	Deadly Weapon Protection
AXA XL	Deadly Weapon Protection
Voyager	Flood
FMIT	Property
Alesco Risk Management Services	Property
Allied World Assurance Company	Property
AmWINS Bermuda	Property
ARCH Insurance Group	Property
Arrowhead Insurance Risk	Property
Managers, LLC	Property
Aspen Insurance	Property
AXA XL, a division of AXA	Property
AXIS Insurance	Property
Beazley USA	Property
Berkshire Hathaway Specialty	Property
Insurance Company	Property
Canopus Underwriting Agency, Inc	Property
Colony Specialty	Property
Core Specialty	Property
Crum & Forster	Property
Ethos Specialty	Property

Coral Gables Marketing Summary 2022

Evanston Insurance Company	Property
Everest Reinsurance Company	Property
Endurance	Property
Global Excess Partners	Property
Hallmark E&S	Property
Hiscox USA	Property
Homeland Insurance Company of New York	Property
Ironshore	Property
James River Insurance Company	Property
Kemah Capital LLC	Property
Kinsale Insurance Company	Property
Lexington Insurance Company	Property
Lloyds London Eagle	Property
Markel	Property
Munich Re America	Property
Navigators Group	Property
Rivington Partners	Property
RSUI	Property
Sompo International	Property
SRU	Property
Starr Companies	Property
Swiss Re	Property
Velocity Risk Underwriters, LLC	Property
Waypoint (AmRisc)	Property
Westchester, A Chubb Company	Property

Final Property Presentation 2022

The AMWINS logo features the word "AMWINS" in a bold, white, sans-serif font. A small blue triangle is positioned to the left of the letter "A". A trademark symbol (TM) is located at the top right of the word.

AMWINS™

The Coral Gables logo consists of the words "CORAL GABLES" in a large, white, serif font, with "CORAL" stacked above "GABLES". Below this, the tagline "THE CITY BEAUTIFUL" is written in a smaller, white, serif font. A registered trademark symbol (®) is placed to the right of "GABLES".

CORAL
GABLES®
THE CITY BEAUTIFUL

City of Coral Gables

Property Insurance Discussion – February 2022





01 MEET YOUR TEAM

02 PLACEMENT PROCESS

03 DATA TREND

04 VALUES

05 LOSSES

06 MODEL STUDY – RMS & AIR



MEET YOUR TEAM

Maria Perez

Area Senior Vice President / Regional Director, Religious Practice
Arthur J Gallagher Risk Management
9155 South Dadeland Blvd
Ste 1112
Miami, FL 33156

T 305.639.3136
M 305.492.5808
maria_perez@ajg.com

Ampy Jimenez

CISR Elite, CPIA Account Executive
Arthur J Gallagher Risk Management
9155 South Dadeland Blvd
Ste 1112
Miami, FL 33156

T 786.331.1269
ampy_jimenez@ajg.com

Calah Bullard

Client Service Executive - South Florida
Arthur J Gallagher Risk Management
9155 South Dadeland Blvd
Ste 1112
Miami, FL 33156

T 305.639.3133
calah_bullard@ajg.com

Chris Rea

Executive Vice President, FL Brokerage
AmWINS Brokerage of Florida
1227 South Patrick Dr
Ste 101
Satellite Beach, FL 32937

T 321.872.7625
M 601.540.6973
chris.rea@amwins.com

Angela Dubin

Assistant Vice President, FL Property
AmWINS Brokerage of Florida
1227 South Patrick Dr
Ste 101
Satellite Beach, FL 32937

T 321.872.7628
M 205.276.2130
angela.dubin@amwins.com

London Property Carrier Underwriters

Alesco – Adrian Hicks
Brit – Neil Russell
Blenheim- Simon Anthony
Talbot – Jack Royce

Domestic Property Carrier Underwriters

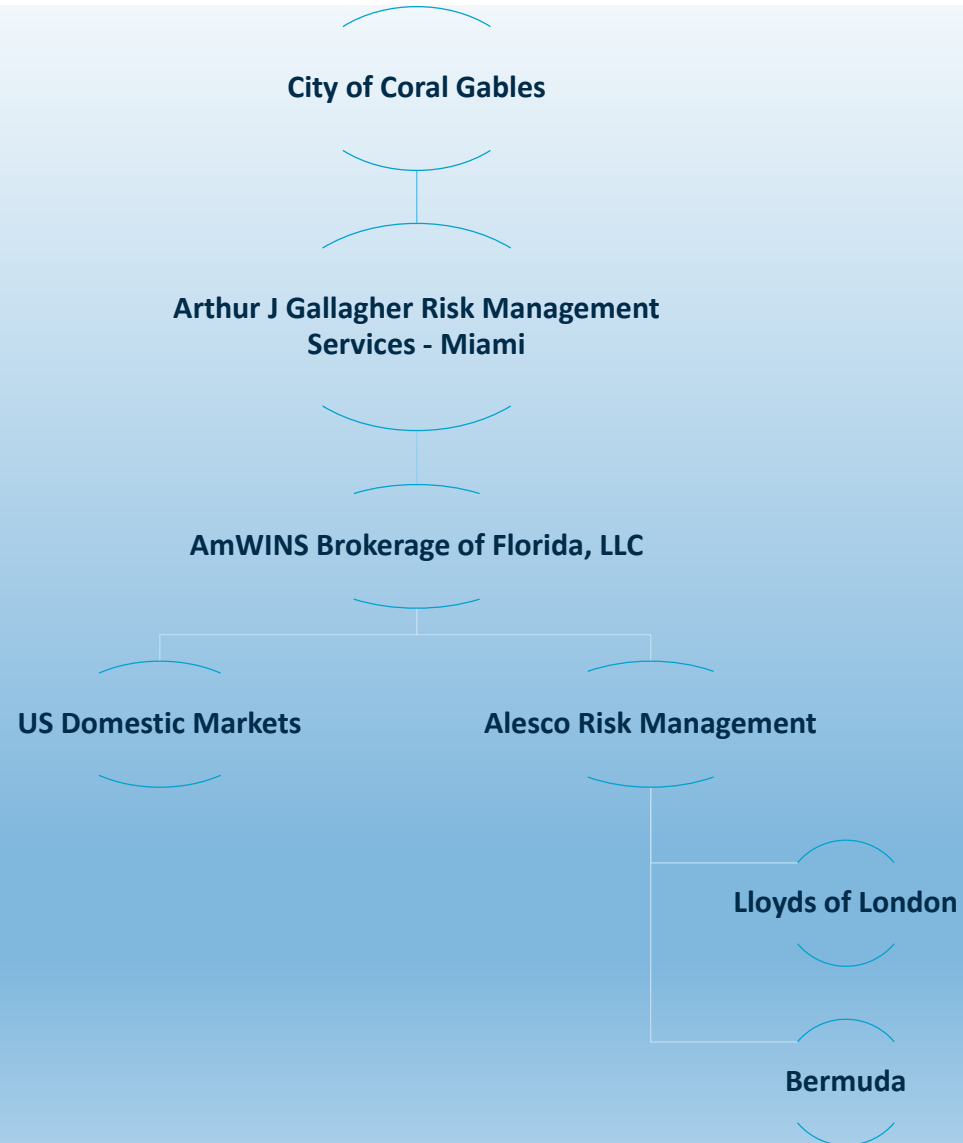
Endruance/Sompo – Taylor Duerr
Core – David Phillips

New Property Carrier Underwriter

Lexington – Emily Rasitillo



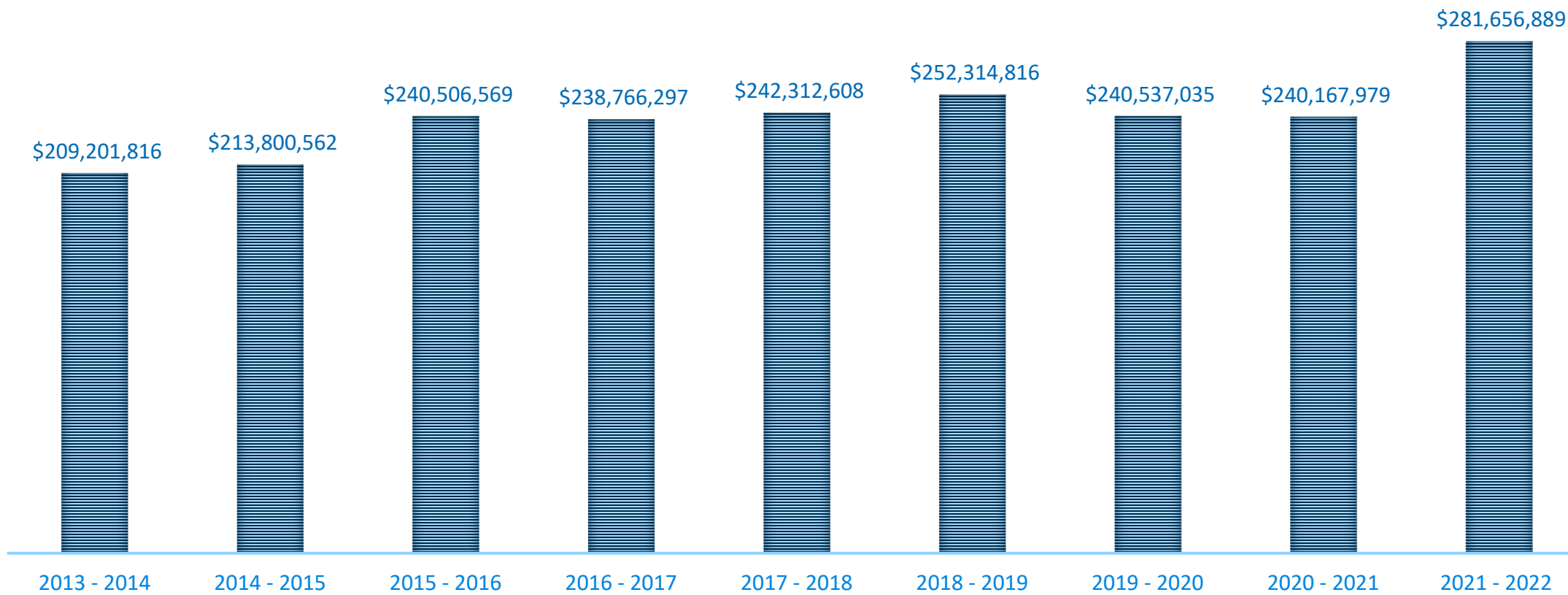
PLACEMENT PROCESS





DATA TREND

TOTAL INSURABLE VALUES





DATA TREND

HISTORICAL CATASTROPHIC LIMIT AND DEDUCTIBLE

YEAR	LIMIT			DEDUCTIBLE		
	AOP	Flood / SFHA	NWS	AOP	NWS/SS	FLOOD/SFHA
2013 - 2014	\$150M	\$5M	\$25M	\$50K	5% - \$250K min	\$100k except xs max NFIP limit SFHA
2014 - 2015	\$150M	\$5M	\$25M	\$50K	5% - \$250K min	\$100k except xs max NFIP limit SFHA
2015 - 2016	\$240M	\$5M	\$25M	\$50K	5% - \$250K min	\$100k except xs max NFIP limit SFHA
2016 - 2017	\$243M	\$10M	\$25M	\$50K	5% - \$250K min	\$100k except xs max NFIP limit SFHA
2017 - 2018	\$242M	\$10M	\$50M	\$50K	5% - \$250k min & 7.5M max	\$100k except xs max NFIP limit SFHA
2018 - 2019	\$252M	\$10M	\$50M	\$50K	5% - \$250k min & 7.5M max	\$100k except xs max NFIP limit SFHA
2019 - 2020	\$240M	\$10M	\$50M	\$50K	5% - \$250k min & 7.5M max	\$100k except xs max NFIP limit SFHA
2020 - 2021	\$240M	\$10M	\$50M	\$50K	5% - \$250k min & 7.5M max	\$100k except xs max NFIP limit SFHA
2021 - 2022	\$281M	\$10M	\$50M	\$50K	5% - \$250k min & 7.5M max	\$100k except xs max NFIP limit SFHA



VALUES

UNIT OF INSURANCE

Unit of Insurance	2022 – 2023	2021 - 2022
Real Property	\$232,306,640	\$217,649,640
Personal Property	\$12,502,611	\$12,492,611
Electronic Data Processing Equipment	\$14,000,000	\$17,500,000
Electronic Data Processing Extra Expense	\$2,000,000	\$2,000,000
Business Interruption	\$5,285,000	\$5,285,000
Vehicles	\$18,842,749	\$18,155,205
Account Receivables	\$1,000,000	\$1,000,000
Fine Arts	\$3,500,000	\$3,500,000
Valuable Papers	\$500,000	\$500,000
Seawalls & Docks	\$3,395,000	\$3,395,000
Golf Carts	\$179,433	\$179,433
TOTAL	\$293,511,433	\$281,656,889



LOSSES

Year	Paid Loss	Paid LAE	Open	Comments
2013 - 2014	NONE			
2014 - 2015	\$ 14,880	\$ 1,441	Closed	2 Losses
2015 - 2016	NONE			
2016 - 2017	NONE			
2017 - 2018	\$ 2,545,123	\$ 404,877	Open	Irma
2018 - 2019	NONE			
2019 - 2020	NONE			
2020 - 2021	\$ -	\$ 18,180	Closed	Covid
2021 - 2022	NONE			



RMS Model PML Study

U.S. Hurricane (Named Storm) Key Return Period Losses - Wind and Storm Surge including Loss Amplification

Critical Probability	Return Period (years)	Ground Up Loss	Deductible Loss	Loss Net of Deductible and Layering
0.010%	10,000	92,275,006	7,499,937	87,052,013
0.020%	5,000	69,736,450	6,895,039	64,896,765
0.100%	1,000	32,336,165	4,565,241	29,150,704
0.200%	500	22,214,703	3,394,533	19,517,392
0.400%	250	14,535,094	2,290,557	12,197,674
1.000%	100	7,197,736	1,604,422	5,339,188
2.000%	50	3,444,245	1,200,919	2,062,933
4.000%	25	1,139,688	763,597	380,075
10.000%	10	73,349	60,653	90
20.000%	5	256	34	2
Average Annual Loss		297,756	83,893	213,864
Standard Deviation		2,541,162	369,458	2,285,203

**Note: loss amounts stated above use the RMS Stochastic Event Rate Set



AIR Model PML Study

U.S. Hurricane (Named Storm) Key Return Period Losses - Wind and Storm Surge including Loss Amplification

Critical Probability	Return Period (years)	Ground Up Loss	Deductible and Excess of Limits Loss	Loss Net of Deductible and Layering
0.010%	10,000	58,915,579	7,865,416	51,050,162
0.020%	5,000	58,832,133	7,839,687	51,011,036
0.100%	1,000	31,166,104	7,506,373	23,646,558
0.200%	500	22,993,023	7,048,723	15,518,947
0.400%	250	17,101,960	6,040,573	11,538,144
1.000%	100	9,719,827	3,558,232	6,181,327
2.000%	50	5,294,780	2,017,971	3,233,848
4.000%	25	2,291,223	906,411	1,416,427
10.000%	10	436,510	119,456	319,960
20.000%	5	62,065	35,846	26,471
Average Annual Loss		427,321	145,131	282,190
Standard Deviation		2,385,535	692,928	1,748,933

**Note: loss amounts stated above use the AIR Warm Sea Surface Temperature Conditioned 10K Hurricane Event Set



RMS Model Study – Top AAL Locations

Location Number	Location Name	City	State	TIV	TIV %	AAL	AAL %
132	Public Safety Building	CORAL GABLES	FL	57,714,000	19.66%	14,835	6.94%
97	COUNTRY CLUB PRADO ENTRANCE	CORAL GABLES	FL	4,367,000	1.49%	12,684	5.93%
27	PARKING GARAGE 4	CORAL GABLES	FL	7,512,000	2.56%	12,473	5.83%
1	CITY HALL	CORAL GABLES	FL	28,721,000	9.79%	10,418	4.87%
28	PARKING GARAGE 6	CORAL GABLES	FL	16,679,000	5.68%	9,569	4.47%
4	MERRICK HOUSE	CORAL GABLES	FL	2,440,449	0.83%	8,633	4.04%
7	VENETIAN POOL	CORAL GABLES	FL	2,277,678	0.78%	8,512	3.98%
50	Museum PARKING GARAGE	CORAL GABLES	FL	23,459,000	7.99%	7,384	3.45%
26	PARKING GARAGE 1	CORAL GABLES	FL	3,659,000	1.25%	6,263	2.93%
2	MUSEUM/ Historical Resources	CORAL GABLES	FL	17,701,000	6.03%	5,126	2.40%
134	CORAL GABLES COUNTRY CLUB	CORAL GABLES	FL	11,709,000	3.99%	4,771	2.23%
110	CORAL GABLES WAR MEMORIAL	CORAL GABLES	FL	11,562,000	3.94%	3,555	1.66%
61	SEWER PUMP STATION C B & S	CORAL GABLES	FL	973,000	0.33%	3,473	1.62%
47	PONCE DE LEON BOULEVARD	CORAL GABLES	FL	1,192,000	0.41%	3,443	1.61%
123	278 MIRACLE MILE	CORAL GABLES	FL	1,072,188	0.37%	3,367	1.57%
25	MIRACLE THEATRE	CORAL GABLES	FL	7,960,000	2.71%	3,308	1.55%
15	Passport Office	CORAL GABLES	FL	1,854,000	0.63%	3,298	1.54%
44	ISLA DORADO BOULEVARD B	CORAL GABLES	FL	1,133,000	0.39%	3,272	1.53%
119	ARVIDA LANE SEAWALL	CORAL GABLES	FL	1,585,000	0.54%	3,156	1.48%
85	SEWER PUMP STATION SOLAR	CORAL GABLES	FL	826,000	0.28%	3,131	1.46%
89	BALBOA PLAZA	CORAL GABLES	FL	1,008,000	0.34%	2,912	1.36%
13	MAINTENANCE FACILITY	MIAMI	FL	11,807,000	4.02%	2,732	1.28%
33	ALHAMBRA WATER TOWER	CORAL GABLES	FL	829,000	0.28%	2,478	1.16%
90	COLUMBUS PLAZA	CORAL GABLES	FL	869,000	0.30%	2,478	1.16%
124	CORAL GABLES ADULT CENT	CORAL GABLES	FL	5,869,609	2.00%	2,449	1.15%
TOTAL				224,778,924	76.58%	143,718	67.20%

**Note: loss amounts stated above are for the peril of Windstorm including Storm Surge and Loss Amplification using the RMS Stochastic Event Rate Set



AIR Model Study – Top AAL Locations

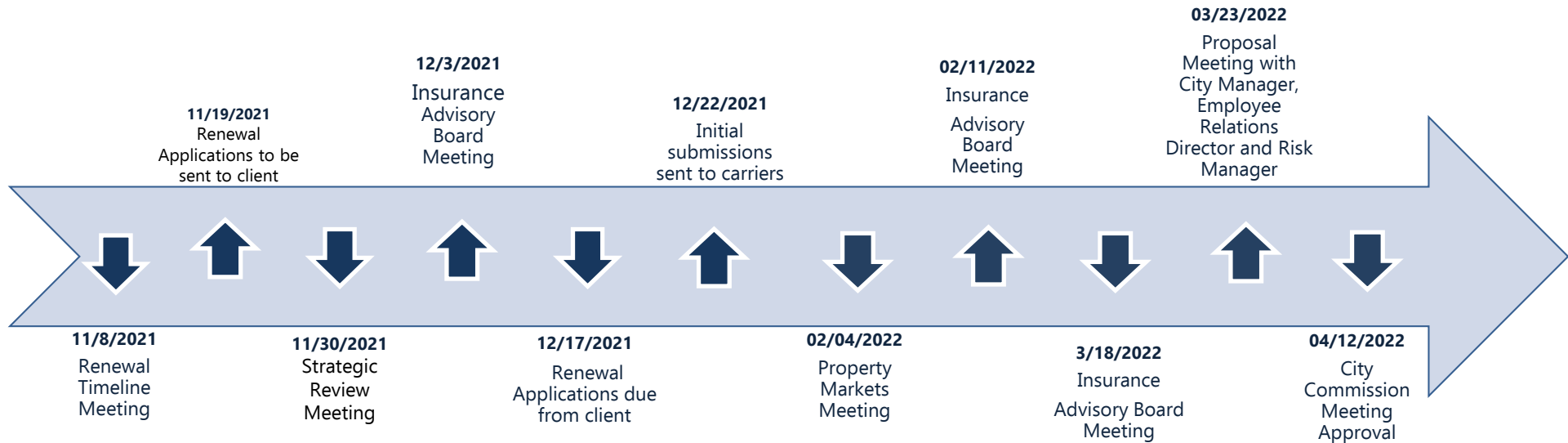
Location Number	Location Name	City	State	TIV	TIV %	AAL	AAL %
56_AIR_132	Public Safety Building	CORAL GABLES	FL	57,714,000	19.66%	21,764	7.71%
56_AIR_27	PARKING GARAGE 4	CORAL GABLES	FL	7,512,000	2.56%	20,647	7.32%
56_AIR_28	PARKING GARAGE 6	CORAL GABLES	FL	16,679,000	5.68%	15,028	5.33%
56_AIR_119	ARVIDA LANE SEAWALL	MIAMI	FL	1,585,000	0.54%	12,290	4.36%
56_AIR_1	CITY HALL	CORAL GABLES	FL	28,721,000	9.79%	12,102	4.29%
56_AIR_7	VENETIAN POOL	MIAMI	FL	2,277,678	0.78%	10,371	3.68%
56_AIR_26	PARKING GARAGE 1	CORAL GABLES	FL	3,659,000	1.25%	10,188	3.61%
56_AIR_50	Museum PARKING GARAGE	MIAMI	FL	23,459,000	7.99%	9,581	3.40%
56_AIR_2	MUSEUM/ Historical Resources	MIAMI	FL	17,701,000	6.03%	9,086	3.22%
56_AIR_97	COUNTRY CLUB PRADO ENTRANCE	MIAMI	FL	4,367,000	1.49%	7,596	2.69%
56_AIR_110	CORAL GABLES WAR MEMORIAL	MIAMI	FL	11,562,000	3.94%	6,973	2.47%
56_AIR_4	MERRICK HOUSE	MIAMI	FL	2,440,449	0.83%	6,064	2.15%
56_AIR_134	CORAL GABLES COUNTRY CLUB	MIAMI	FL	11,709,000	3.99%	5,950	2.11%
56_AIR_15	Passport Office	MIAMI	FL	1,854,000	0.63%	4,545	1.61%
56_AIR_131	Fire Station #2	CORAL GABLES	FL	7,633,000	2.60%	4,291	1.52%
56_AIR_13	MAINTENANCE FACILITY	MIAMI	FL	11,807,000	4.02%	4,158	1.47%
56_AIR_18	FIRE STATION 3	MIAMI	FL	6,873,000	2.34%	3,969	1.41%
56_AIR_25	MIRACLE THEATRE	MIAMI	FL	7,960,000	2.71%	3,959	1.40%
56_AIR_44	ISLA DORADO BOULEVARD BRIDGE	MIAMI	FL	1,133,000	0.39%	3,874	1.37%
56_AIR_120	ARVIDA PARKWAY SEAWALL	MIAMI	FL	472,000	0.16%	3,723	1.32%
56_AIR_121	ARVIDA PARKWAY SEAWALL	MIAMI	FL	429,000	0.15%	3,405	1.21%
56_AIR_61	SEWER PUMP STATION C B & S	MIAMI	FL	973,000	0.33%	3,334	1.18%
56_AIR_85	SEWER PUMP STATION SOLA	MIAMI	FL	826,000	0.28%	3,280	1.16%
56_AIR_123	278 MIRACLE MILE	CORAL GABLES	FL	1,072,188	0.37%	2,896	1.03%
56_AIR_122	BELLA VISTA SEAWALL	MIAMI	FL	296,000	0.10%	2,758	0.98%
TOTAL				230,714,315	78.60%	191,831	67.98%

**Note: loss amounts stated above are for the peril of Windstorm including Storm Surge and Loss Amplification using the AIR Warm Sea Surface Temperature Conditioned 10K Hurricane Event Set

Final Timeline

2022 - 2023

2022 City of Coral Gables Property and Casualty Insurance Program Renewal Timeline



Arthur J Gallagher Risk Management Services, Inc
 9155 S Dadeland Blvd Suite 1112
 Miami FL, 33156


 Arthur J. Gallagher & Co.

Final Tracking 2022

Items needed	Note	App rcvd from Co/Broker	Apps to insd to complete	Apps Rcvd from insd
Package -Renewal Application -Law Enforcement App -Payrolls -10 Years loss runs -Fleet List	Requested retention options Country Club exposures provided	yes	yes	yes
Excess WC -Payrolls -Self Insured pp -Risk Management Supplemental -Watercraft App -Employee Concentration -10 Years loss runs				
Property -SOV	Most Recent updated SOV provided	yes	yes	yes
Equipment Breakdown	Most Recent updated SOV	yes	yes	yes
ADD Business Travel		Year 2 of 2		
ADD Police & Fire		Year 2 of 2		
Bond Finance Director		Auto Renewal		
Storage Tank/ Pollution -Renewal App -SOV -Tank List -Audited Financials -Any new environmental studies or integrity tests	Most Recent updated SOV provided	yes	yes	yes
Crime - Crime Application -Social Engineerign App -Audited Financials CPA Letter to management & Management's Response				
Sports Liability -Participant Exposures	CG Awards provided Country Club exposures provided	yes	yes	yes
ADD Sports -Participant Exposures	CG Awards provided Country Club exposures provided	yes	yes	yes
Cyber Liability -Cyber App -Ransomware Supplemental		yes	yes	yes
Terrorism Property & Liability -SOV	Most Recent updated SOV provided	yes	yes	yes
Deadly Weaopn Protection -SOV	Most Recent updated SOV provided	yes	yes	yes
Flood -SOV		Auto Renewal		