TO: Roy Sprinkle, Executive Director of Human Resources
FROM: Lynn Peterson, Risk Manager
DATE: March 20, 2018
SUBJECT: PROPERTY INSURANCE RENEWAL, Effective 05/01/2018

Background:
The Florida property insurance market is currently experiencing a reversal of the positive “soft market” conditions of the prior several years. This is due to the extremely active 2017 hurricane season, with the industry reporting losses exceeding $120 Billion from Hurricanes Harvey, Irma and Maria - the largest such industry loss since Hurricane Katrina in 2005. This has led to significant cost increases for most Florida property insurance programs.

Renewal:
Table 1-A below summarizes the expiring program and the renewal program. The renewal program provides for 100% insured program with no Self-Insured retention beyond the deductible to the limit of $125 million.

Despite the extremely challenging market environment, the District’s broker, Gallagher, negotiated a 4.6% rate reduction, which reduces premium paid as compared to 2017. Additionally, many program sub-limits were increased and deductibles decreased. The most significant changes are shown in Table 1-B (See Appendix A for a more detailed list sub-limit and deductible enhancements).

Insurable Values increased primarily due to the addition of a new location to the District’s property schedule. The Property Insurance Program will continue to include a Stand-Alone Terrorism Policy with a rate reduction of 3.25%.

<table>
<thead>
<tr>
<th>TABLE 1-A</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
</tr>
<tr>
<td>Rate per $100 of Insurable Values</td>
</tr>
<tr>
<td>Rate per $100 of Loss Limit</td>
</tr>
<tr>
<td>Insurable Values</td>
</tr>
<tr>
<td>Policy Loss Limits</td>
</tr>
<tr>
<td>Total Premium</td>
</tr>
<tr>
<td>Total Premium with Stand-Alone Terrorism Policy</td>
</tr>
</tbody>
</table>

The renewal premiums plus regulatory charges total $2,378,681.00
<table>
<thead>
<tr>
<th>Coverage</th>
<th>Expiring Sublimit</th>
<th>Renewal Sublimit</th>
</tr>
</thead>
<tbody>
<tr>
<td>Flood per occurrence at special flood hazard areas</td>
<td>$25,000,000</td>
<td>$125,000,000</td>
</tr>
<tr>
<td>Flood per occurrence non-special flood areas</td>
<td>$35,000,000</td>
<td>$125,000,000</td>
</tr>
<tr>
<td>Builders Risk</td>
<td>$50,000,000</td>
<td>$125,000,000</td>
</tr>
<tr>
<td>Errors &amp; Omissions</td>
<td>$10,000,000</td>
<td>$25,000,000</td>
</tr>
<tr>
<td>Extra Expense</td>
<td>$50,000,000</td>
<td>$125,000,000</td>
</tr>
<tr>
<td>Misc. Unnamed Locations</td>
<td>$5,000,000</td>
<td>$10,000,000</td>
</tr>
<tr>
<td>Service Interruption</td>
<td>$15,000,000</td>
<td>$25,000,000</td>
</tr>
<tr>
<td>All Perils Deductible</td>
<td>$250,000</td>
<td>$10,000,000 $100,000,000</td>
</tr>
<tr>
<td>Named Storm Deductible</td>
<td>3% per Unit of Insurance at buildings included in loss subject to per occurrence minimum $250,000 deductible and a maximum deductible of $15,000,000</td>
<td>3% per Unit of Insurance at buildings included in loss subject to per occurrence minimum $100,000 deductible and a maximum deductible of $10,000,000</td>
</tr>
<tr>
<td>Flood Deductible</td>
<td>$250,000 except: $500,000 building and $500,000 contents per location</td>
<td>$100,000 except: 3% per unit, $100,000 minimum and $10,000,000 maximum per occurrence</td>
</tr>
</tbody>
</table>

**Recommendation:**

The renewal has a total cost of $2,378,681 (premium + regulatory charges + Stand-Alone Terrorism Policy). The renewal will allow the district to remain at the $125 million policy limit, significantly increase multiple policy sub-limits, lower policy deductibles while realizing a -4.64% property rate reduction.

If you have any further questions, please let me know.

Attachments
# Appendix A. Property Sublimit Summary

<table>
<thead>
<tr>
<th>Coverage</th>
<th>Expiring Coverage</th>
<th>2018-19 Gallagher Renewal</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Policy Limit</strong></td>
<td>$125,000,000</td>
<td>$125,000,000</td>
</tr>
<tr>
<td><strong>Deductibles</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>All Other Perils</td>
<td>$250,000</td>
<td>$100,000</td>
</tr>
<tr>
<td>Named Windstorm (per occurrence)</td>
<td>3%, per unit, $250K Min, $10M Max</td>
<td>3%, per unit, $100K Min, $10M Max</td>
</tr>
<tr>
<td>Flood (per occurrence) - Special Flood Hazard Area (Zones A, V, or variations of such)</td>
<td>$500K Building, per location</td>
<td>$500K Contents, per location</td>
</tr>
<tr>
<td>Flood (per occurrence) - Any Other Flood</td>
<td>$250,000</td>
<td>$100,000</td>
</tr>
<tr>
<td><strong>Sublimits (per occurrence, unless noted otherwise)</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Earthquake (per occurrence/annual aggregate) except: California Quake (excluded)</td>
<td>$25,000,000</td>
<td>$125,000,000</td>
</tr>
<tr>
<td>Flood (per occurrence/annual aggregate) except:</td>
<td>$35,000,000</td>
<td>$125,000,000</td>
</tr>
<tr>
<td>Flood (per occurrence/annual aggregate) occurring within 100 year flood plain as Per Locations Scheduled</td>
<td>$25,000,000</td>
<td>$125,000,000</td>
</tr>
<tr>
<td>Accounts Receivable</td>
<td>$1,000,000</td>
<td>$10,000,000</td>
</tr>
<tr>
<td>Asbestos Removal</td>
<td>Included</td>
<td>$10,000,000</td>
</tr>
<tr>
<td>Builders Risk</td>
<td>$50,000,000</td>
<td>Included</td>
</tr>
<tr>
<td>Business Interruption</td>
<td>Excluded</td>
<td>$10,000,000</td>
</tr>
<tr>
<td>Civil or Military Authority</td>
<td>Included, 30 Days</td>
<td>$1,000,000, 60 Days</td>
</tr>
<tr>
<td>Contingent Time Element</td>
<td>Not determined</td>
<td>$1,000,000</td>
</tr>
<tr>
<td>Debris Removal</td>
<td>$125,000,000</td>
<td>$125,000,000</td>
</tr>
<tr>
<td>Decontamination and Cleanup Expense as a direct result of physical loss or damage insured</td>
<td>$5,000,000</td>
<td>$25,000,000</td>
</tr>
<tr>
<td>Emergency Vacating Expense</td>
<td>$1,000,000</td>
<td>$1,000,000</td>
</tr>
<tr>
<td>Errors and Omissions</td>
<td>$10,000,000</td>
<td>$25,000,000</td>
</tr>
<tr>
<td>Expediting Expense</td>
<td>Included</td>
<td>$5,000,000</td>
</tr>
<tr>
<td>Extra Expense</td>
<td>$50,000,000</td>
<td>Included</td>
</tr>
<tr>
<td>Fine Arts</td>
<td>Included</td>
<td>$2,500,000</td>
</tr>
<tr>
<td>Fire Brigade Charges and Extinguishing Expenses</td>
<td>Included</td>
<td>$1,000,000</td>
</tr>
<tr>
<td>Fungus, Mold, Wet or Dry Rot as a result of direct physical loss or damage insured</td>
<td>$10,000,000</td>
<td>$25,000,000</td>
</tr>
<tr>
<td>Impounded Water</td>
<td>Not determined</td>
<td>60 Days</td>
</tr>
<tr>
<td>Ingress/Egress</td>
<td>Included, 30 Days</td>
<td>$5,000,000, 60 Days</td>
</tr>
<tr>
<td>Land Improvements</td>
<td>$1,000,000</td>
<td>Included</td>
</tr>
<tr>
<td>Lessor’s / Lessee’s Leasehold Interest</td>
<td>Not determined</td>
<td>$1,000,000</td>
</tr>
<tr>
<td>Loss Adjustment Expenses</td>
<td>$5,000,000</td>
<td>$5,000,000</td>
</tr>
<tr>
<td>Miscellaneous Unnamed Locations</td>
<td>$5,000,000</td>
<td>$10,000,000</td>
</tr>
</tbody>
</table>
## Appendix A. Property Sublimit Summary

<table>
<thead>
<tr>
<th>Coverage</th>
<th>Expiring Coverage</th>
<th>2018-19 Gallagher Renewal</th>
</tr>
</thead>
<tbody>
<tr>
<td>Newly Acquired Locations</td>
<td>$25,000,000 (90 Day Coverage)</td>
<td>$25,000,000 (no 90 Day condition)</td>
</tr>
<tr>
<td>Offsite Storage Locations</td>
<td>$5,000,000</td>
<td>Included</td>
</tr>
<tr>
<td>Ordinance or Law including Demolition and Increased Cost of Construction</td>
<td>$50,000,000</td>
<td>Included- Undamaged $25,000,000 Demo, ICC, Increased Time Element</td>
</tr>
<tr>
<td>Personal Property of the Insured's officers and employees while on the premises of the Insured.</td>
<td>$1,000,000</td>
<td>$1,000,000</td>
</tr>
<tr>
<td>Personal Property Outside the USA</td>
<td>Not determined</td>
<td>$500,000</td>
</tr>
<tr>
<td>Property in Transit (all other)</td>
<td>$2,500,000</td>
<td>$5,000,000</td>
</tr>
<tr>
<td>Property in Transit (per vehicle)</td>
<td>$1,000,000</td>
<td>$5,000,000</td>
</tr>
<tr>
<td>Rental Value</td>
<td>Excluded</td>
<td>Included</td>
</tr>
<tr>
<td>Royalties</td>
<td>Not determined</td>
<td>$10,000,000</td>
</tr>
<tr>
<td>Service Interruption – Property Damage and Time Element Combined (T&amp;D lines within 1 mile of the insured premises; 24 hour waiting period applicable)</td>
<td>$15,000,000 (T&amp;D lines within 1 mile of insured premises, 24 hour waiting period)</td>
<td>$25,000,000 (T&amp;D lines within 5 miles of insured premises, 24hr waiting period)</td>
</tr>
<tr>
<td>Theft of Personal Property outside a building</td>
<td>Not determined</td>
<td>$1,000,000</td>
</tr>
<tr>
<td>Valuable Papers</td>
<td>$5,000,000</td>
<td>$10,000,000</td>
</tr>
<tr>
<td>Vehicles at Unnamed Locations</td>
<td>Not determined</td>
<td>Included</td>
</tr>
</tbody>
</table>
## Sarasota Schools 2018 PROPERTY PROGRAM

### 2018-19 Property Insurance Program

<table>
<thead>
<tr>
<th>2018 Carrier</th>
<th>Broker</th>
<th>Layer</th>
<th>Layer Limit</th>
<th>Current Yr Layer %</th>
<th>Current Yr FINAL AUTH($)</th>
<th>AIG Cmon</th>
<th>AIG Cmon</th>
</tr>
</thead>
<tbody>
<tr>
<td>Arch Specialty Insurance Company</td>
<td>AmWINS</td>
<td>$75M Primary</td>
<td>$ 75,000,000</td>
<td>6.67%</td>
<td>$ 5,000,000</td>
<td>5%</td>
<td>6,417</td>
</tr>
<tr>
<td>Landmark American Insurance Company</td>
<td>AmWINS</td>
<td>$75M Primary</td>
<td>$ 75,000,000</td>
<td>6.67%</td>
<td>$ 5,000,000</td>
<td>5%</td>
<td>7,000</td>
</tr>
<tr>
<td>Independent Specialty Insurance Company: (30%);</td>
<td>AmWINS</td>
<td>$75M Primary</td>
<td>$ 75,000,000</td>
<td>5.00%</td>
<td>$ 3,750,000</td>
<td>5%</td>
<td>5,351</td>
</tr>
<tr>
<td>Interstate Fire &amp; Casualty Company: (35%); Certain Underwriters at Lloyd’s: (35%)</td>
<td>AmWINS</td>
<td>$50M Primary</td>
<td>$ 50,000,000</td>
<td>10.00%</td>
<td>$ 5,000,000</td>
<td>5%</td>
<td>8,188</td>
</tr>
<tr>
<td>Ironshore Specialty Insurance Co Direct</td>
<td>$50M Primary</td>
<td>$ 50,000,000</td>
<td>11.67%</td>
<td>5%</td>
<td>8,188</td>
<td>5%</td>
<td>8,454</td>
</tr>
<tr>
<td>Aspen Specialty Insurance Company</td>
<td>AmWINS</td>
<td>$25M Primary</td>
<td>$ 25,000,000</td>
<td>12.00%</td>
<td>$ 3,000,000</td>
<td>5%</td>
<td>7,417</td>
</tr>
<tr>
<td>Underwriters at Lloyd's London</td>
<td>AIG UK</td>
<td>$25M Primary</td>
<td>$ 25,000,000</td>
<td>30.00%</td>
<td>$ 7,500,000</td>
<td>5%</td>
<td>19,500</td>
</tr>
<tr>
<td>Westchester Surplus Lines Insurance Co</td>
<td>AmWINS</td>
<td>$25M Primary</td>
<td>$ 25,000,000</td>
<td>19.67%</td>
<td>$ 4,916,667</td>
<td>5%</td>
<td>13,393</td>
</tr>
<tr>
<td>Underwriters at Lloyd’s London</td>
<td>AIG UK</td>
<td>$25M primary</td>
<td>$ 25,000,000</td>
<td>30.00%</td>
<td>$ 7,500,000</td>
<td>5%</td>
<td>6,750</td>
</tr>
<tr>
<td>Endurance American Specialty Ins Co</td>
<td>AmWINS</td>
<td>$50M primary</td>
<td>$ 50,000,000</td>
<td>11.67%</td>
<td>$ 5,833,333</td>
<td>5%</td>
<td>5,833</td>
</tr>
<tr>
<td>Underwriters at Lloyd’s London</td>
<td>AIG UK</td>
<td>$25M primary</td>
<td>$ 25,000,000</td>
<td>20.00%</td>
<td>$ 10,000,000</td>
<td>5%</td>
<td>7,973</td>
</tr>
<tr>
<td>Everest Indemnity Insurance Company</td>
<td>AmWINS</td>
<td>$25M primary</td>
<td>$ 25,000,000</td>
<td>35.00%</td>
<td>$ 8,750,000</td>
<td>5%</td>
<td>4,725</td>
</tr>
<tr>
<td>Underwriters at Lloyd’s London</td>
<td>AIG UK</td>
<td>$25M primary</td>
<td>$ 25,000,000</td>
<td>15.00%</td>
<td>$ 11,250,000</td>
<td>5%</td>
<td>4,444</td>
</tr>
<tr>
<td>Evanston Insurance Company</td>
<td>AmWINS</td>
<td>$50M primary</td>
<td>$ 50,000,000</td>
<td>15.00%</td>
<td>$ 7,500,000</td>
<td>5%</td>
<td>2,172</td>
</tr>
<tr>
<td>Underwriters at Lloyd’s London</td>
<td>AIG UK</td>
<td>$50M primary</td>
<td>$ 50,000,000</td>
<td>20.00%</td>
<td>$ 10,000,000</td>
<td>5%</td>
<td>3,176</td>
</tr>
<tr>
<td>Colony Insurance Company</td>
<td>AmWINS</td>
<td>$50M primary</td>
<td>$ 50,000,000</td>
<td>50.00%</td>
<td>$ 25,000,000</td>
<td>5%</td>
<td>8,000</td>
</tr>
<tr>
<td>Property Subtotal (excluding Equipment Breakdown)</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>XL Equipment Breakdown</td>
<td>RPS</td>
<td>$150M Primary</td>
<td>$ 150,000,000</td>
<td>100.00%</td>
<td>$ 150,000,000</td>
<td>5%</td>
<td>806</td>
</tr>
<tr>
<td>Terrorism</td>
<td>AIG UK</td>
<td>$100M Primary</td>
<td>$ 100,000,000</td>
<td>100.00%</td>
<td>$ 100,000,000</td>
<td>5%</td>
<td>1,174</td>
</tr>
<tr>
<td>TOTAL</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>118,931</td>
</tr>
</tbody>
</table>

Deductibles: **$100,000** Except 3% Named Storm & Flood

Prop, B&M Total

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### Sarasota Schools 2018 PROPERTY PROGRAM

<table>
<thead>
<tr>
<th>Insurable Value</th>
<th>1,523,492,822 $</th>
<th>1,594,963,074 $</th>
<th>4.69%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Capacity</td>
<td>125,000,000 $</td>
<td>125,000,000 $</td>
<td>0.00%</td>
</tr>
<tr>
<td>Property Premium</td>
<td>2,359,586 $</td>
<td>2,355,128 $</td>
<td>-0.19%</td>
</tr>
<tr>
<td>Property Rate</td>
<td>0.15488 $</td>
<td>0.14766 $</td>
<td>-4.66%</td>
</tr>
<tr>
<td>Terrorism</td>
<td>24,269 $</td>
<td>23,481 $</td>
<td>-3.25%</td>
</tr>
<tr>
<td>Terrorism Rate</td>
<td>0.00159 $</td>
<td>0.00147 $</td>
<td>-7.58%</td>
</tr>
</tbody>
</table>
School Board of Sarasota County
5/1/2018-2019 Property Program

Policy Deductibles: $100,000 All Perils, 3% Named Storm max. $10M
## Property Insurance History

<table>
<thead>
<tr>
<th>Effective Date</th>
<th>Annual Premium</th>
<th>Insurable Values</th>
<th>Loss Limit</th>
<th>AOP Deductible</th>
<th>Wind Deductible</th>
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</thead>
<tbody>
<tr>
<td>07/01/1992</td>
<td>$123,187</td>
<td>$202,723,328</td>
<td>$202,723,328</td>
<td>$100,000</td>
<td>NONE</td>
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<tr>
<td>07/01/1993</td>
<td>$562,935</td>
<td>NA</td>
<td>$150,000,000</td>
<td>$100,000</td>
<td>1%</td>
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<tr>
<td>07/01/1994</td>
<td>$687,561</td>
<td>NA</td>
<td>$150,000,000</td>
<td>$100,000</td>
<td>1%</td>
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<tr>
<td>07/01/1995</td>
<td>$841,407</td>
<td>NA</td>
<td>$150,000,000</td>
<td>$100,000</td>
<td>2%</td>
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<tr>
<td>07/01/1996</td>
<td>$856,465</td>
<td>NA</td>
<td>$150,000,000</td>
<td>$100,000</td>
<td>2%</td>
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<tr>
<td>07/01/1997</td>
<td>$863,405</td>
<td>NA</td>
<td>$150,000,000</td>
<td>$100,000</td>
<td>2%</td>
</tr>
<tr>
<td>07/01/1998</td>
<td>$803,958</td>
<td>NA</td>
<td>$185,000,000</td>
<td>$100,000</td>
<td>2%</td>
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<tr>
<td>07/01/1999</td>
<td>$804,997</td>
<td>NA</td>
<td>$185,000,000</td>
<td>$100,000</td>
<td>2%</td>
</tr>
<tr>
<td>07/01/2000</td>
<td>$908,586</td>
<td>NA</td>
<td>$185,000,000</td>
<td>$250,000</td>
<td>2%</td>
</tr>
<tr>
<td>07/01/2001</td>
<td>$1,205,805</td>
<td>$647,001,773</td>
<td>$185,000,000</td>
<td>$250,000</td>
<td>2%</td>
</tr>
<tr>
<td>07/01/2002</td>
<td>$2,561,100</td>
<td>$653,823,202</td>
<td>$120,000,000</td>
<td>$250,000</td>
<td>2%</td>
</tr>
<tr>
<td>07/01/2003</td>
<td>$2,500,000</td>
<td>$675,949,774</td>
<td>$120,000,000</td>
<td>$250,000</td>
<td>2%</td>
</tr>
<tr>
<td>07/01/2004</td>
<td>$1,940,000</td>
<td>$704,110,123</td>
<td>$120,000,000</td>
<td>$250,000</td>
<td>2%</td>
</tr>
<tr>
<td>07/01/2005</td>
<td>$1,920,372</td>
<td>$734,870,884</td>
<td>$120,000,000</td>
<td>$250,000</td>
<td>2%</td>
</tr>
<tr>
<td>07/01/2006</td>
<td>$3,107,500</td>
<td>$903,723,223</td>
<td>$47,500,000</td>
<td>$250,000</td>
<td>5%</td>
</tr>
<tr>
<td>07/01/2007</td>
<td>$2,773,859</td>
<td>$1,347,147,537</td>
<td>$47,500,000</td>
<td>$250,000</td>
<td>5%</td>
</tr>
<tr>
<td>07/01/2008</td>
<td>$2,650,000</td>
<td>$1,413,174,862</td>
<td>$70,000,000</td>
<td>$250,000</td>
<td>5%</td>
</tr>
<tr>
<td>07/01/2009</td>
<td>$3,308,900</td>
<td>$1,493,706,975</td>
<td>$70,000,000</td>
<td>$250,000</td>
<td>5%</td>
</tr>
<tr>
<td>07/01/2010</td>
<td>$2,486,858</td>
<td>$1,239,461,057</td>
<td>$70,000,000</td>
<td>$250,000</td>
<td>5%</td>
</tr>
<tr>
<td>07/01/2011</td>
<td>$2,315,325</td>
<td>$1,281,678,625</td>
<td>$70,000,000</td>
<td>$250,000</td>
<td>5%</td>
</tr>
<tr>
<td>07/01/2012</td>
<td>$3,144,388</td>
<td>$1,286,906,931</td>
<td>$70,000,000</td>
<td>$250,000</td>
<td>5%</td>
</tr>
<tr>
<td>07/01/2013</td>
<td>$3,486,768</td>
<td>$1,356,292,117</td>
<td>$70,000,000</td>
<td>$250,000</td>
<td>5%</td>
</tr>
<tr>
<td>07/01/2014</td>
<td>$3,082,138</td>
<td>$1,326,909,718</td>
<td>$100,000,000</td>
<td>$250,000</td>
<td>5%</td>
</tr>
<tr>
<td>07/01/2015</td>
<td>$2,418,950</td>
<td>$1,333,150,184</td>
<td>$100,000,000</td>
<td>$250,000</td>
<td>5%</td>
</tr>
<tr>
<td>07/01/2016</td>
<td>$2,254,255</td>
<td>$1,336,327,157</td>
<td>$125,000,000</td>
<td>$250,000</td>
<td>3%</td>
</tr>
<tr>
<td>07/01/2017</td>
<td>$2,359,586</td>
<td>$1,523,787,342</td>
<td>$125,000,000</td>
<td>$250,000</td>
<td>3%</td>
</tr>
<tr>
<td>07/01/2018</td>
<td>$2,355,128</td>
<td>$1,594,963,074</td>
<td>$125,000,000</td>
<td>$100,000</td>
<td>3%</td>
</tr>
</tbody>
</table>

Notes:

1. The premium does not include the State of Florida assessment of $208,365 for Citizens Property Insurance.
2. The premium does not include the 1% State of Florida Hurricane Assessment of $27,738.50.
3. The policy year effective date was changed from July 1 to May 1.
4. The premium does not include the 1% State of Florida Hurricane Assessment and EMPA charges that total $26,552.
5. The premium does not include the 2.4% State of Florida Hurricane Assessment and EMPA charges that total $61,905.
6. The premium does not include the 2.7% State of Florida Hurricane Assessment and EMPA charges that total $62,859.77.
7. The premium does not include the 2.3% State of Florida Hurricane Assessment and EMPA charges that total $72,563.93.
8. The premium does not include the 2.3% State of Florida Hurricane Assessment and EMPA charges that total $81,155.00.
9. The premium does not include the 2.3% State of Florida Hurricane Assessment, EMPA charges, inspection fees, Admitted and Excise Taxes that total $101,913.17.
10. The premium does not include the 1.0% State of Florida Hurricane Assessment, EMPA charges, inspection fees, Admitted and Excise Taxes that total $45,158.50.
11. The premium does not include the 1.0% State of Florida Hurricane Assessment, EMPA charges, inspection fees, Admitted and Excise Taxes that total $18,220.
12. The premium does not include the 1.0% State of Florida Hurricane Assessment, EMPA charges, inspection fees and Admitted total $12,596.
13. The premium does not include fees and surcharges of $72.

3/20/2018

Property Insurance History