

## Premium and Exposure Projections

Property	Expiring	Renewal	Variance
	Florida Municipal Insurance Trust	Florida Municipal Insurance Trust	
A.M. Best Rating	N/A	N/A	
Admitted or Non-Admitted	N/A	N/A	
Total Insured Value	97,328,794	97,471,406	
All Other Perils Deductible	10,000	10,000	
Named Storm/Wind & Hail	5%	5%	
<b>Property Premium</b>	<b>253,092.00</b>	<b>290,956.00</b>	
<b>Renewal Incentive Credit</b>	<b>N/A</b>	<b>-56,852.00</b>	
<b>Property Fee</b>	<b>35,000.00</b>	<b>35,000.00</b>	
<b>Total Property Premium</b>	<b>288,092.00</b>	<b>269,104.00</b>	<b>-6.59%</b>
Honesty Blanket Bond	Expiring	Renewal	Variance
Limit	1,000,000	1,000,000	
Deductible	1,000	1,000	
<b>Total Honesty Blanket Bond Premium</b>	<b>Incl. In Property Premium</b>	<b>Incl. In Property Premium</b>	
Inland Marine	Expiring	Renewal	Variance
Scheduled Equipment	5,041,892	4,960,752	
Deductible	Various	Various	
<b>Total Inland Marine Premium</b>	<b>Incl. In Property Premium</b>	<b>Incl. In Property Premium</b>	
Total Property & Inland Marine and Honesty Bond Premium	Expiring	Renewal	Variance
	<b>288,092.00</b>	<b>269,104.00</b>	<b>-6.59%</b>
Primary Flood	Expiring	Renewal	Variance
	Auto Owners	Auto Owners	
A.M. Best Rating	A++ XV	A++ XV	
Admitted or Non-Admitted	Admitted	Admitted	
Total Insured Value	6,258,600	6,258,600	
Deductible	Various	Various	
<b>Total Flood Premium</b>	<b>18,887.00</b>	<b>19,035.00</b>	<b>0.78%</b>
General Liability	Expiring	Renewal	Variance
	Florida Assoc. of Counties Trust	Florida Assoc. of Counties Trust	
A.M. Best Rating	N/A	N/A	
Admitted or Non-Admitted	N/A	N/A	
<b>Claims Made or Occurrence</b>	<b>Occurrence</b>	<b>Occurrence</b>	
Coverage Part Aggregate (Non-Florida Liability)	3,000,000	3,000,000	
Per Occurrence (Non-Florida Liability)	1,000,000	1,000,000	
Florida Liability Per Occurrence	200,000	300,000	
Florida Liability Per Person	100,000	200,000	
Deductible	25,000	25,000	
Claims Bill Coverage (1,000,000)	Yes	Yes	
<b>Total General Liability Premium</b>	<b>132,719.00</b>	<b>124,267.00</b>	<b>-6.37%</b>

Employee Benefits Liability	Expiring	Renewal	Variance
<b>Claims Made or Occurrence</b>	<b>Occurrence</b>	<b>Occurrence</b>	
Coverage Part Aggregate (Non-Florida Liability)	1,000,000	1,000,000	
Per Occurrence (Non-Florida Liability)	1,000,000	1,000,000	
Florida Liability Per Occurrence	200,000	300,000	
Florida Liability Per Person	100,000	200,000	
Deductible	5,000	5,000	
Claims Bill Coverage (1,000,000)	Yes	Yes	
<b>Total Employee Benefits Liability Premium</b>	<b>3,539.00</b>	<b>2,968.00</b>	<b>-16.13%</b>

Employment Practices Liability	Expiring	Renewal	Variance
<b>Claims Made or Occurrence</b>	<b>Occurrence</b>	<b>Occurrence</b>	
Coverage Part Aggregate (Non-Florida Liability)	1,000,000	1,000,000	
Per Occurrence (Non-Florida Liability)	1,000,000	1,000,000	
Florida Liability Per Occurrence	200,000	300,000	
Florida Liability Per Person	100,000	200,000	
Deductible	25,000	25,000	
Claims Bill Coverage (1,000,000)	Yes	Yes	
<b>Total Employment Practices Liability Premium</b>	<b>15,330.00</b>	<b>15,712.00</b>	<b>2.49%</b>

Auto Liability	Expiring	Renewal	Variance
<b>Claims Made or Occurrence</b>	<b>Occurrence</b>	<b>Occurrence</b>	
Bodily Injury & Property Damage Combined Single Limit Each Accident	1,000,000	1,000,000	
Florida Liability Per Occurrence	200,000	300,000	
Florida Liability Per Person	100,000	200,000	
Number of Units	223	223	
Claims Bill Coverage (1,000,000)	Yes	Yes	
Deductible	1,000	1,000	
<b>Total Auto Liability Premium</b>	<b>60,094.00</b>	<b>50,602.00</b>	<b>-15.80%</b>

Auto Physical Damage	Expiring	Renewal	Variance
	Bituminous Casualty Corp.	Bituminous Casualty Corp.	
A.M. Best Rating	A+ IX	A+ IX	
Admitted or Non-Admitted	Admitted	Admitted	
Number of Units	59	59	
Deductible	1,000 / 1,000	1,000 / 1,000	
<b>Total Auto Physical Damage Premium</b>	<b>19,239.00</b>	<b>19,420.00</b>	<b>0.94%</b>

Workers' Compensation	Expiring	Renewal	Variance
	Bituminous Fire & Marine	Bituminous Fire & Marine	
A.M. Best Rating	A+ IX	A+ IX	
Admitted or Non-Admitted	Admitted	Admitted	
Gross Payroll	30,568,170	30,813,700	0.80%
Experience Mod	1.13	1.15	
<b>Pay In Premium</b>	<b>776,451.00</b>	<b>886,574.00</b>	<b>14.18%</b>

AD&D	Expiring	Renewal	Variance
	Federal Insurance Company	Federal Insurance Company	
A.M. Best Rating	A IX	A++ XV	
Admitted or Non-Admitted	Admitted	Admitted	
Coverage 1a - accidentally killed or receives bodily injury resulting in death or dismemberment	61,257	65,000	
Coverage 1b - accidentally dismembered or killed while responding to an emergency or what was reasonably believed to be an emergency	additional 61,257	additional 65,000	
Coverage II - unlawfully and intentionally dismembered or killed or receives bodily injury which is unlawfully and intentionally inflicted and which results in the Insured Person's death or dismemberment	182,470	190,000	
<b>Estimated Annual Premium</b>	<b>10,157.00</b>	<b>7,876.00</b>	<b>-22.46%</b>
Program Total excluding off-cycle renewals: Storage Tank Pollution Liability (03/2012)	Expiring	Renewal	Variance
<b>Program Total</b>	<b>1,324,508.00</b>	<b>1,395,558.00</b>	<b>5.36%</b>
<b>Program Total Dollar Difference</b>			<b>\$71,050.00</b>

Approval of premium, coverage, terms and conditions as contained herein:

*Walter J. Boatswain* 8-22-11  
 Signature Date

*ESK*  
*8/22/11*

*[Handwritten Signature]*

**ATTEST AS TO CHAIRMAN'S  
 SIGNATURE ONLY**