



Creating Unique Risk Solutions

**MANATEE COUNTY
BOARD OF COUNTY COMMISSIONERS**

EXCESS PROPERTY

RENEWAL INSURANCE PROPOSAL

**TERM:
JUNE 1, 2017 TO JUNE 1, 2018**

Primary Contact:

Maggie Boykin, ARM-P
Vice President, Property & Casualty

Prepared By:

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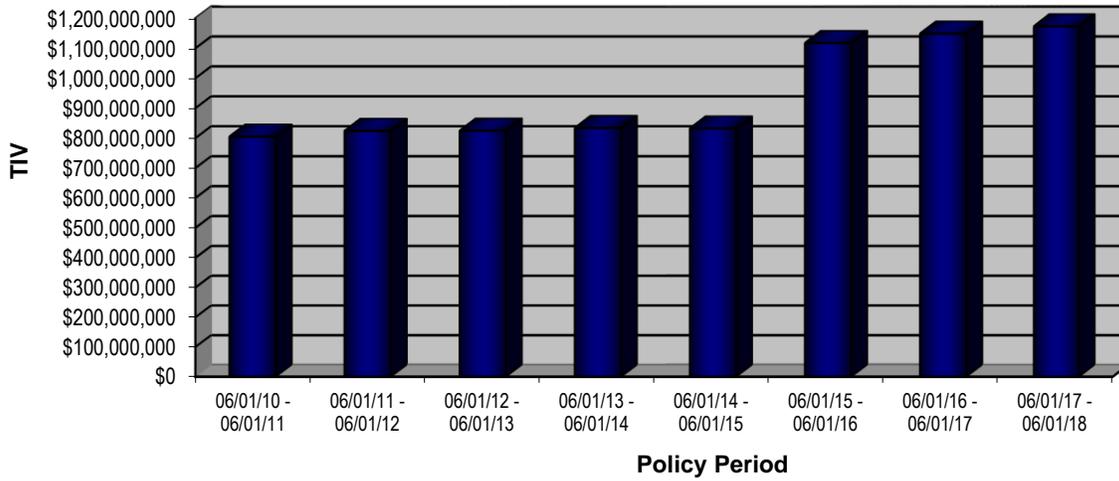
Date: April 12, 2017

www.ffinsbr.com

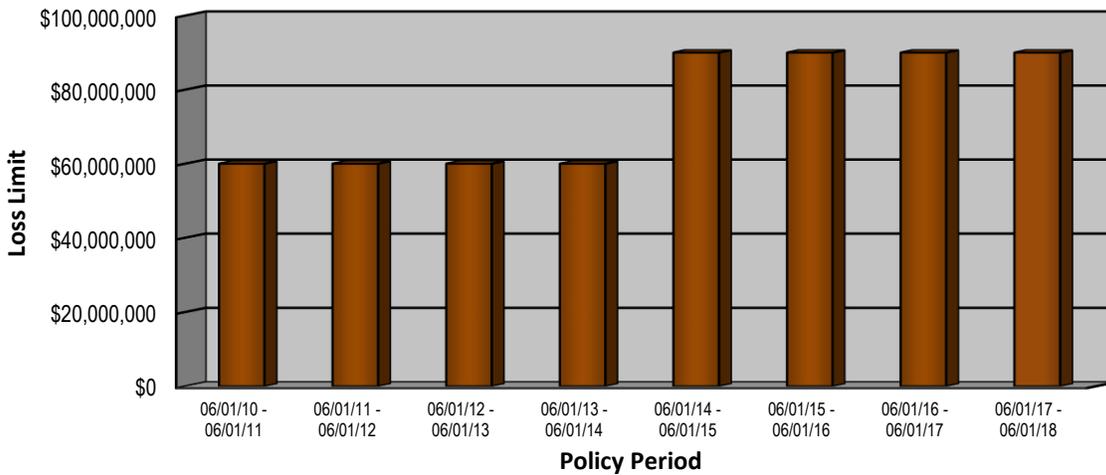
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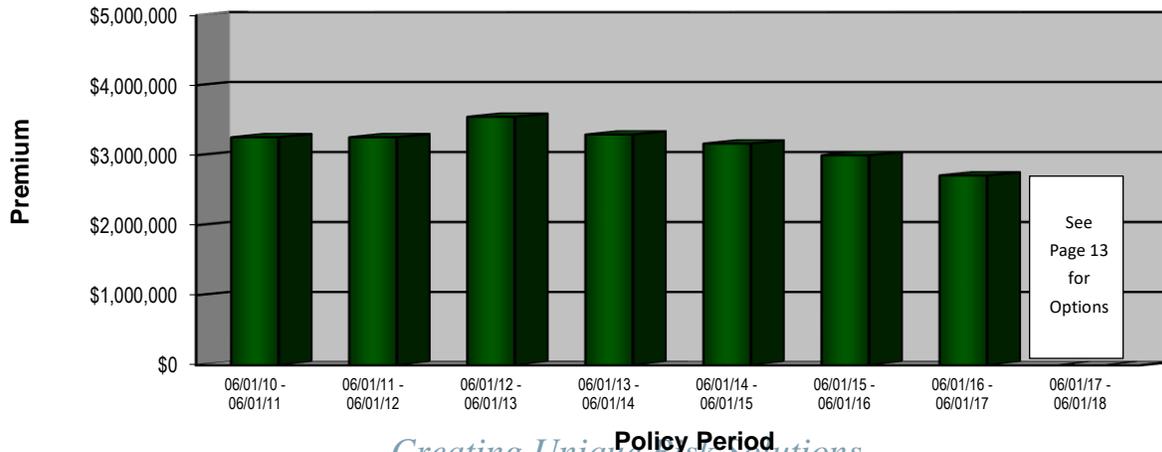
Total Insured Values History



Wind Limit History



Premium History Annualized



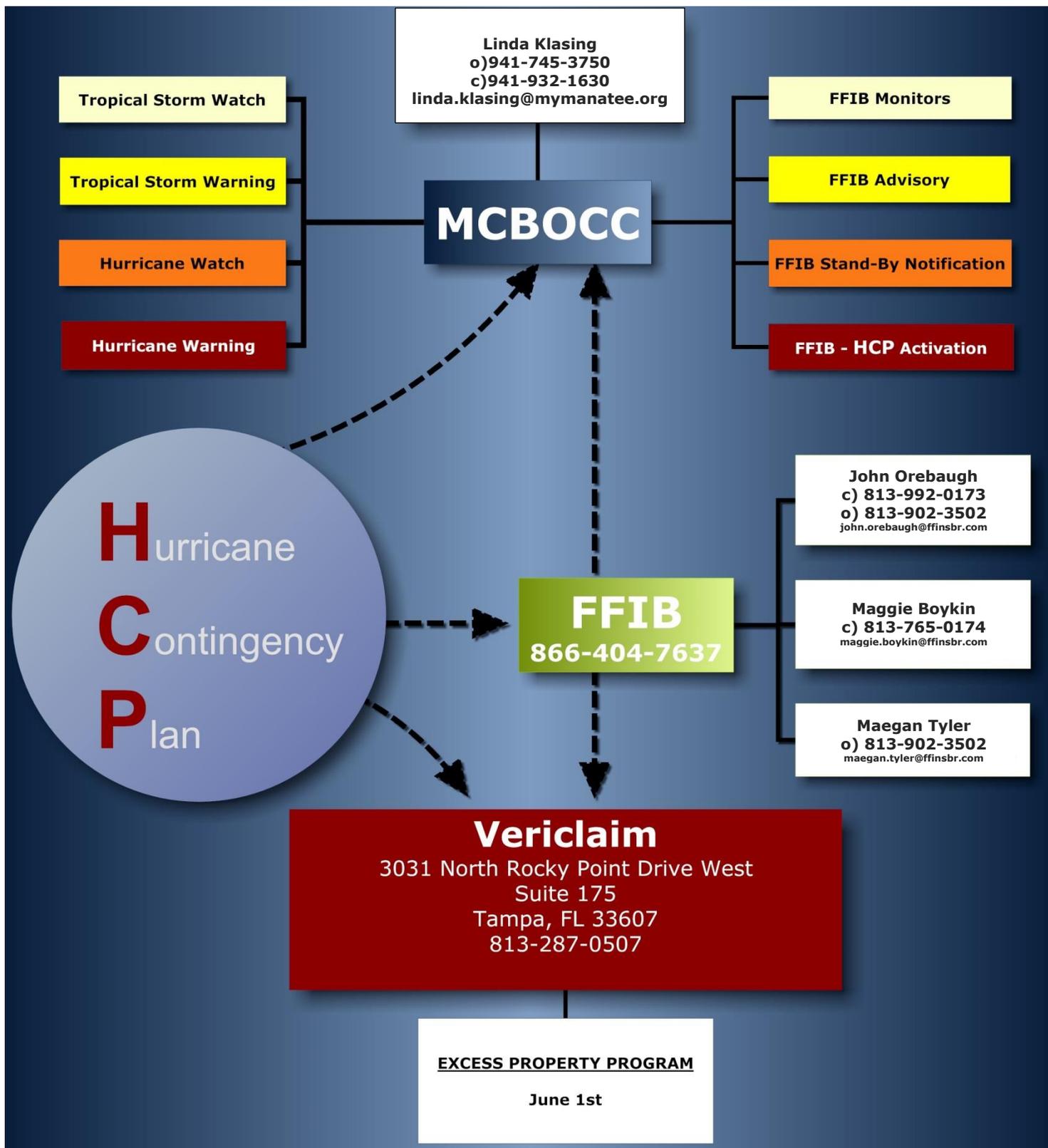
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RATE HISTORY & SUMMARY

Term	Excess Property Loss Limit	Excess Property TIV	Lake Manatee Dam TIV	Total TIV	Excess Property Premium <small>[Not Inclusive of Fees]</small>	Lake Manatee Dam Premium <small>[Not Inclusive of Fees]</small>	Total Premium <small>[Not Inclusive of Fees]</small>	Total Program Rate	Total Program Rate % Change
09-10	\$500mil \$60mil Named Windstorm	\$781,858,345	\$33,521,655	\$815,380,000	\$3,667,697	\$280,000	\$3,947,697	0.484	-
10-11	\$500mil \$60mil Named Windstorm	\$805,314,094	\$34,527,305	\$839,841,399	\$3,257,840	\$253,155	\$3,510,995	0.418	(13.6%)
11-12	\$250mil \$60mil Named Windstorm	\$824,392,094	\$34,527,305	\$858,919,399	\$3,257,840	\$253,155	\$3,510,995	0.409	(2.2%)
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13-14	\$250mil \$60mil Named Windstorm	\$834,270,973	\$36,630,018	\$870,900,991	\$3,269,343	\$270,499	\$3,539,842	0.407	(8.3%)
14-15	\$250mil \$90mil Named Windstorm	\$832,633,076	N/A	\$832,633,076	\$3,162,026	N/A	\$3,162,026	0.380	(6.6%)
15-16	\$250mil \$90mil Named Windstorm	\$1,118,012,198	N/A	\$1,118,012,198	\$3,043,726	N/A	\$3,043,726	0.272	(28.4%)
16-17	\$250mil \$90mil Named Windstorm	\$1,149,357,696	N/A	\$1,149,357,696	\$2,713,536	N/A	\$2,713,536	0.236	(13.2%)

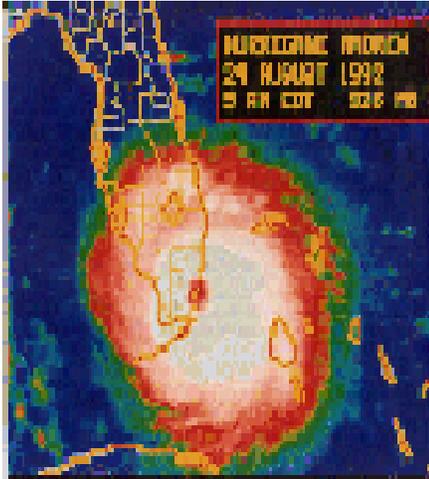
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HURRICANE CONTINGENCY PLAN



HURRICANE CONTINGENCY PLAN

Tropical Watch	Tropical storm conditions w/sustained winds from 39-73mph next 36 hours in area
Tropical Warning	Tropical storm conditions expected in area within next 24 hours
Hurricane Watch	Hurricane conditions w/sustained winds >74mph next 36 hours
Hurricane Warning	Hurricane conditions are expected in area within 24 hours



Storm Categories					
Type	Category	Pressure	Winds		Surge
		mb	kts	mph	ft
Depression	TD		< 34	< 39	
Tropical Storm	TS		34-63	39-73	
Hurricane	1	> 980	64-82	74-95	4-5
Hurricane	2	965-980	83-95	96-110	6-8
Hurricane	3	945-965	96-112	111-130	9-12
Hurricane	4	920-945	113-134	131-155	13-18
Hurricane	5	< 920	> 134	> 155	> 18

2015	2016	2017	2018	2019
Ana	Alex	Arlene	Alberto	Andrea
Bill	Bonnie	Bret	Beryl	Barry
Claudette	Colin	Cindy	Chris	Chantal
Danny	Danielle	Don	Debby	Dorian
Erika	Earl	Emily	Ernesto	Erin
Fred	Fiona	Franklin	Florence	Fernand
Grace	Gaston	Gert	Gordon	Gabrielle
Henri	Hermine	Harvey	Helene	Humberto
Ida	Igor	Irene	Issac	Imelda
Joaquin	Julia	Jose	Joyce	Jerry
Kate	Karl	Katia	Kirk	Karen
Larry	Lisa	Lee	Leslie	Lorenzo
Mindy	Matthew	Maria	Michael	Melissa
Nicholas	Nicole	Nate	Nadine	Nestor
Odette	Otto	Ophelia	Oscar	Olga
Peter	Paula	Philippe	Patty	Pablo
Rose	Richard	Rina	Rafael	Rebekah
Sam	Shary	Sean	Sandy	Sebastien
Teresa	Thomas	Tammy	Tony	Tanya
Victor	Virginie	Vince	Valerie	Van
Wanda	Walter	Whitney	William	Wendy

STATEMENT OF VALUES

**SUMMARY OF PROPERTY VALUES
STATEMENT OF VALUES
JUNE 1, 2017 TO JUNE 1, 2018**

	Real Property/ Building Values	Personal Property/Contents Values [including EDP quipment/Media]	Property In the Open	Other Values [Vehicles/Ambulances/ Business Interruption]	Combined Values
Totals	\$769,894,308	\$279,700,387	\$17,000,392	\$107,162,443	\$1,173,757,530

County Vehicles	County Ambulances	Manatee County Sheriff's Office	Business Interruption
\$77,613,722.25	\$5,820,586.06	\$21,228,134.88	\$2,500,000

The above summary reflects the Statement of Values as provided by County Risk Management and includes County provided fleet list for all County owned vehicles, ambulances and the Manatee Sheriffs Office vehicles. A complete copy of referenced Statement of Values is enclosed for your review and records, noting that same will become warranted as part of your property insurance policy.

ANY VALUE INCREASES IN ADDITION TO THOSE SHOWN ABOVE, WILL BE SUBJECT TO PREMIUM ADJUSTMENT BY ALL CARRIERS.

SIGNED LOCATION SCHEDULE/STATEMENT OF VALUES DUE PRIOR TO BINDING

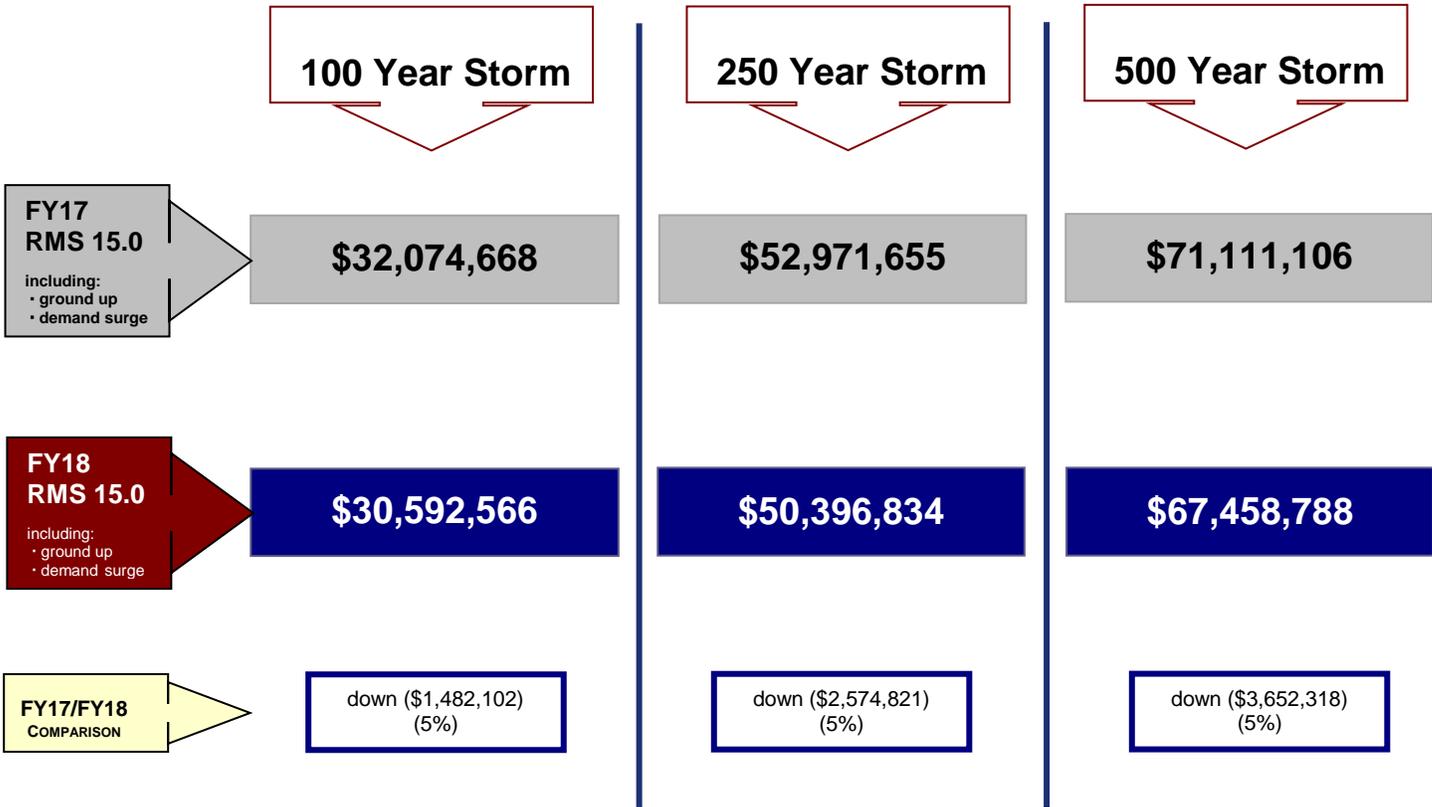
Approved and Accepted By

Linda Klasing, MBA, ACA, CWCL, Risk Manager
MANATEE COUNTY
BOARD OF COUNTY COMMISSIONERS

 Signature – Date Signed

PML ANALYSIS

PML



PROBABLE MAXIMUM LOSS [PML] is the anticipated value of the largest loss that could result from the destruction and the loss of use of property, with the normal functioning of passive protective features. This number is usually smaller than the maximum foreseeable loss.

Underwriting decisions would typically be influenced by PML evaluations, and the amount of reinsurance ceded on a risk would normally be predicated on the PML valuation.

NAMED INSURED AND MAILING ADDRESS

Manatee County Board of County Commissioners

**1112 Manatee Ave West
Suite 969
Bradenton, FL 34206**



EXCESS PROPERTY PROPOSAL

NAMED INSURED	Manatee County Board of County Commissioners
COVERAGE	Real and Personal Property including Dam, Business Income including Extra Expense, Accounts Receivables, Valuable Papers and Records, Fine Arts, Mobile Equipment, EDP Equipment & Media, Vehicles, Miscellaneous Property and as more fully defined in the policy form
PROGRAM	Excess Property Program [Manuscript Form]
PERILS	All risk of direct physical loss or damage including flood and earthquake, excluding Equipment Breakdown
VALUATION	Replacement Cost with the following EXCEPTIONS : Actual Cash Value on real property not rebuilt within 2 years. Actual Cash Value or Replacement Cost for vehicles and contractors' equipment, as declared. Replacement Cost for ambulances. Actual loss sustained time element.
SUBJECT TO:	Signed location schedule/statement of values prior to binding
COORDINATING ADJUSTER [ALL LAYERS]	VERICLAIM

	EXPIRING 06/01/16 to 06/01/17	RENEWAL OPTION #1 06/01/17 to 06/01/18	RENEWAL OPTION #2 06/01/17 to 06/01/18
COMPANY	Excess Property Program [Manuscript Form] Primary - A Rated-Variou	Excess Property Program [Manuscript Form] Primary - A Rated-Variou	Excess Property Program [Manuscript Form] Primary - A Rated-Variou
POLICY PERIOD	June 1, 2016 to June 1, 2017	June 1, 2017 to June 1, 2018	June 1, 2017 to June 1, 2018
TIV	\$1,149,357,696	\$1,173,757,530 2.1% Increase	\$1,173,757,530 2.1% Increase
LOSS LIMIT	\$250,000,000 [Per Occurrence all perils, coverages (subject to policy exclusions)]	✓	✓
NAMED STORM LIMIT	\$90,000,000	✓	✓
RATE GUARANTEE	Traditional – One Year	✓	Two Year – All Primary Carriers See structure, Page 13
DEDUCTIBLES [NOT LIMITED TO...]	\$100,000 Per Occurrence, all perils except : ▶ Named Storm – Wind/Flood/Hail - 3% per affected building - Minimum \$250,000 - Maximum \$20,000,000 ▶ Flood in High Hazard Flood Zone A and/or V - Excess NFIP, whether purchased or not ▶ Service Interruption - 24 Hours ▶ Auto Physical Damage (All vehicles including ambulances) - \$10,000 ▶ Contractor's Equipment - \$10,000 ▶ Electronic Data Processing - \$10,000 Per Occurrence	✓ ✓ ✓ ✓ ✓ ✓ Owned: \$10,000 Leased: \$5,000 ✓	✓ ✓ ✓ ✓ ✓ Owned: \$10,000 Leased: \$5,000 ✓

✓ = per expiring
Improvement
 Reduction in Sublimit

NOTE:
 ABOVE PROPERTY PROGRAM/PREMIUM QUOTATION SUBJECT TO CHANGE, RE-RATE AND/OR CARRIER WITHDRAWAL
 IN THE EVENT OF A CATASTROPHIC LOSS OCCURRING PRIOR TO JUNE 1, 2017 AND/OR BINDING OF PROGRAM.

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EXCESS PROPERTY PROPOSAL

		EXPIRING 06/01/16 to 06/01/17	RENEWAL OPTION #1 06/01/17 to 06/01/18	RENEWAL OPTION #2 06/01/17 to 06/01/18
SUBLIMITS [NOT LIMITED TO...]	Accidental Contamination [Annual Aggregate \$500,000]	\$250,000	✓	✓
	Automatic Acquisition (90 days to report)	\$25,000,000	✓	✓
	- Licensed Vehicles	\$5,000,000	✓	✓
	- Flood Zones A&V	\$5,000,000	✓	✓
	Auto Physical Damage – Vehicles/Ambulances			
	- On & Off Premises & over the road	\$10,000,000	✓	✓
	Business Interruption	\$100,000,000	✓	✓
	- Unscheduled Items	Not Covered	✓	✓
	Claims Preparation	\$1,000,000	✓	✓
	Contingent Business Interruption	\$3,000,000	✓	✓
	Course of Construction & Additions (including new construction)			
	- 30 Days Notification from Start Up			
	- Excludes roads & bridges; Dams covered subject to details of project approved by UWs	\$50,000,000	✓	✓
	- Underwriting approval required for projects over \$50mil			
	Debris Removal	Included	✓	✓
	Demolition	Included	✓	✓
	Earth Movement [Per Occurrence and Annual Aggregate]	\$50,000,000	✓	✓
	Earth Movement [Per Occurrence and Annual Aggregate]			
	- Vehicles/Equipment/Fine Arts	\$5,000,000	✓	✓
	Electronic Data Processing [per schedule]	\$10,000,000	✓	✓
	Errors & Omissions	\$50,000,000	✓	✓
	Expediting Expense	\$25,000,000	✓	✓
	Extra Expense	\$50,000,000	✓	✓
	Flood Incl. A&V [Per Occurrence and Annual Aggregate]	\$75,000,000	✓	✓
	Flood Incl. A&V [Per Occurrence and Annual Aggregate]			
	- Vehicles/Equipment/Fine Arts	\$5,000,000	✓	✓
	Increased Cost of Construction/Ordinance or Law	\$25,000,000	✓	✓
	Jewelry, Furs and Precious Metals	\$500,000	✓	✓
	Miscellaneous Unnamed Locations	\$15,000,000	✓	✓
	- Flood Zones A&V	\$5,000,000	✓	✓
	Money & Securities	\$2,500,000	✓	✓
	Named Windstorm	\$90,000,000	✓	✓
Off premises service interruption including Extra Expense at Non-Owned/Operated Location	\$25,000,000	✓	✓	
Personal Property [outside U.S.A.]	\$1,000,000	✓	✓	
Scheduled Landscaping [25 gallon/ \$25,000 max per item]	\$5,000,000	✓	✓	
Sinkhole	Not Covered			
- Cost to Fill Sinkhole	Not Covered	Included \$1,000,000 aggregate*	Included \$1,000,000 aggregate*	
Transit	\$25,000,000	✓	✓	
Unscheduled Animals [Maximum \$50,000 per animal]	\$1,000,000	✓	✓	
Unscheduled Fine Arts	\$2,500,000	✓	✓	
Unscheduled Landscaping [25 gallon/ \$25,000 max per item]	\$500,000	✓	✓	
Watercraft Hull up to 27 feet [over 27' as scheduled]	\$2,500,000	✓	✓	

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NOTE:
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EXCESS PROPERTY PROPOSAL

		EXPIRING 06/01/16 to 06/01/17	RENEWAL OPTION #1 06/01/17 to 06/01/18	RENEWAL OPTION #2 06/01/17 to 06/01/18
TERMS & CONDITIONS [NOT LIMITED TO...]	▶ Inception premium based on TIV	\$1,149,357,696	\$1,173,757,530	\$1,173,757,530
	▶ 35% Minimum Earned Premium [wind season caveat; if program is cancelled within wind season, minimum earned premium is 80%]	✓	✓	✓
	▶ 120 days Notice of Cancellation except 10 days non-payment	✓	✓	✓
	▶ 180 Days for Extended Period of Indemnity	✓	✓	✓
	▶ Joint Loss Agreement	✓	✓	✓
	▶ Premium due within 20 days of binding	✓	✓	✓
EXCLUSIONS [NOT LIMITED TO...]	▶ Absolute Pollution, Seepage and Contamination	✓	✓	✓
	▶ Aircraft	✓	✓	✓
	▶ Asbestos	✓	✓	✓
	▶ Dishonest or Criminal Act	✓	✓	✓
	▶ Employee Theft	✓	✓	✓
	▶ Equipment Breakdown	✓	✓	✓
	▶ Governmental Action	✓	✓	✓
	▶ Land/Land Values	✓	✓	✓
	▶ Mold, Fungus	✓	✓	✓
	▶ Nuclear Hazard	✓	✓	✓
	▶ Offshore Property, Oil rigs, Underground Mines, Caverns and their Contents	✓	✓	✓
	▶ Property in Due Course of Ocean Marine Transit	✓	✓	✓
	▶ Power Failure	✓	✓	✓
	▶ Power Transmission Lines	✓	✓	✓
	▶ Standing Timber, Bodies of Water, Growing Crops	✓	✓	✓
	▶ Terrorism War Risk	✓	✓	✓
	▶ Unscheduled Tunnels, Bridges, Dams, Catwalks	✓	✓	✓
	▶ Unscheduled Watercraft > 27 feet	✓	✓	✓
	▶ War and Military Action	✓	✓	✓
	▶ Wear and Tear	✓	✓	✓
▶ Undeclared Business Interruption	✓	✓	✓	
Term Program Premium (not inclusive of mandated fees)		\$2,706,912	\$2,600,010	\$2,700,574
Emergency Management Preparedness Assistance [EMPA]		\$68	\$108	\$108
Policy Fees		\$1,000	\$1,250	\$1,250
Totals		\$2,707,980	\$2,601,368	\$2,701,932
			<i>difference</i>	
			(\$106,612)	(\$6,048)
			(3.94%)	(0.22%)

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Improvement
 Reduction in Sublimit

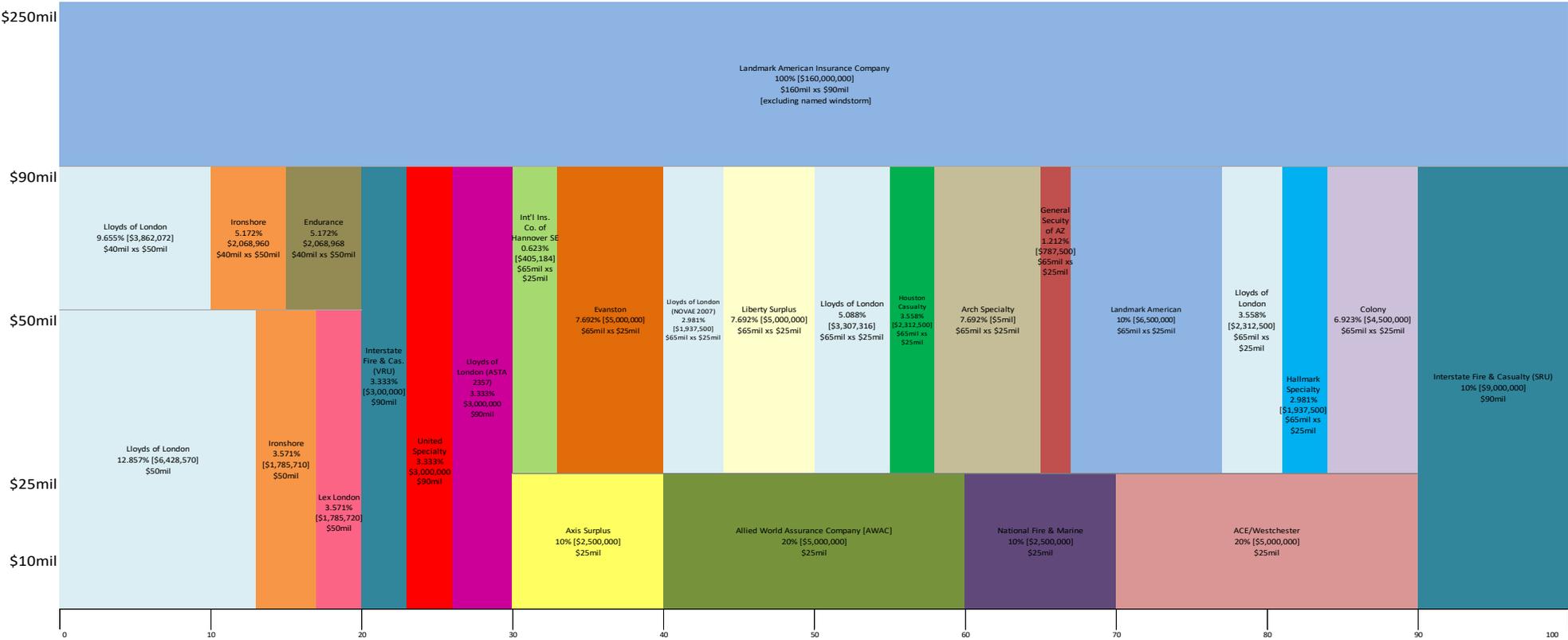
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RATE SUMMARY

Term	Excess Property Loss Limit	Excess Property TIV	Lake Manatee Dam TIV	Total TIV	Excess Property Premium <small>[Not Inclusive of Fees]</small>	Lake Manatee Dam Premium <small>[Not Inclusive of Fees]</small>	Total Premium <small>[Not Inclusive of Fees]</small>	Total Program Rate	Total Program Rate % Change
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17-18 Option #1	\$250mil \$90mil Named Windstorm	\$1,173,757,530	N/A	\$1,173,757,530	\$2,600,010	N/A	\$2,600,010	0.222	(5.93%)
17-18 Option #2	\$250mil \$90mil Named Windstorm	\$1,173,757,530	N/A	\$1,173,757,530	\$2,700,574	N/A	\$2,700,574	0.230	(2.54%)

CARRIER STRUCTURE – OPTION #1

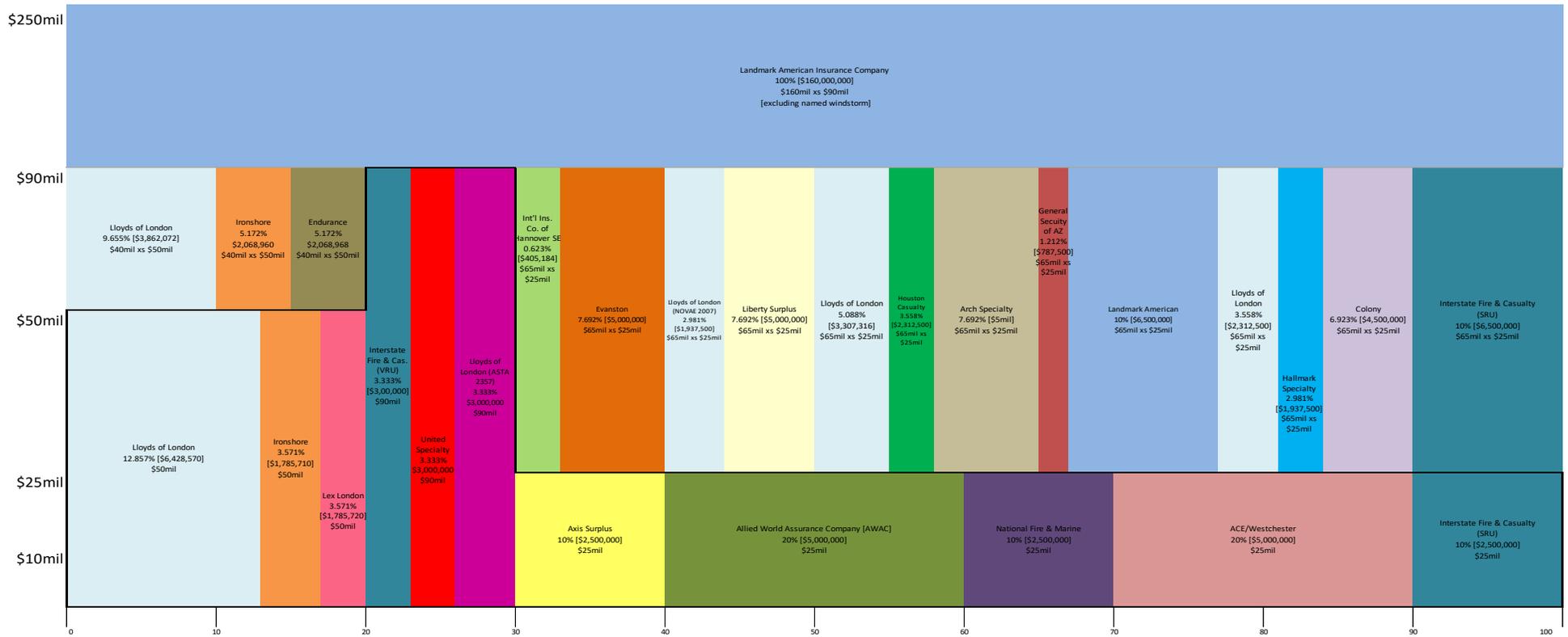
MANATEE COUNTY BOARD OF COUNTY COMMISSIONERS
 EXCESS PROPERTY STRUCTURE
 \$90MIL NAMED WINDSTORM LIMIT
 JUNE 1, 2017 to JUNE 1, 2018



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CARRIER STRUCTURE – OPTION #2

MANATEE COUNTY BOARD OF COUNTY COMMISSIONERS
EXCESS PROPERTY STRUCTURE
\$90MIL NAMED WINDSTORM LIMIT
JUNE 1, 2017 to JUNE 1, 2018



2 YEAR RATE GUARANTEE IS FOR ALL PRIMARY CARRIERS

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CARRIERS' TERMS & CONDITIONS**CERTAIN UNDERWRITERS AT LLOYDS – PRIMARY**

- MANUSCRIPT FORM
- LINES CLAUSE
- TERRORISM EXCLUSION ENDORSEMENT AS PER MANUSCRIPT FORM
- RADIOACTIVE CONTAMINATION EXCLUSION AS PER MANUSCRIPT FORM
- WAR AND CIVIL WAR EXCLUSION AS PER MANUSCRIPT FORM
- ELECTRONIC DATE RECOGNITION EXCLUSION AS PER MANUSCRIPT FORM
- ELECTRONIC DATA EXCLUSION AS PER MANUSCRIPT FORM
- BIOLOGICAL OR CHEMICAL MATERIALS EXCLUSION AS PER MANUSCRIPT FORM
- SEEPAGE AND/OR POLLUTION AND/OR CONTAMINATION EXCLUSION AS PER MANUSCRIPT FORM
- ADDITIONAL INSURED'S / LOSS PAYEES CLAUSE AS PER MANUSCRIPT FORM
- PERMISSION FOR EXCESS AS PER MANUSCRIPT FORM
- PRESERVATION OF PROPERTY CLAUSE AS PER MANUSCRIPT FORM
- U.S. TERRORISM RISK INSURANCE ACT OF 2002 AS AMENDED NOT PURCHASED CLAUSE
- MINIMUM EARNED PREMIUM CLAUSE PERCENTAGE
- WAITING PERIOD DEFINITION
- FRAUDULENT CLAIM CLAUSE
- SERVICE OF SUIT
- SANCTIONS LIMITATIONS AND EXCLUSIONS CLAUSE
- MOLD, MILDEW OR FUNGUS CLAUSE

AXIS SURPLUS INSURANCE COMPANY

- MANUSCRIPT FORM
- SERVICE OF SUIT
- SIGNATURE PAGE
- STATE FRAUD STATEMENT
- NOTICE TO POLICY HOLDER
- CLAIM NOTICE
- TERRORISM EXCLUSION
- NUCLEAR, CHEMICAL AND BIOLOGICAL EXCLUSION
- TOTAL EXCLUSION – ELECTRONIC PROPERTY AND VIRUS
- COMMERCIAL PROPERTY EXCLUSION ENDORSEMENT (ASBESTOS)
- MINIMUM EARNED PREMIUM CLAUSE - PERCENTAGE

INTERSTATE FIRE AND CASUALTY

- CO-INSURING FOLLOW FORM, INCLUDING BUT NOT LIMITED TO
- UNCOLLECTABILITY OF OTHER INSURANCE
- APPLICATION OF RECOVERIES
- CANCELLATION AND ADDITIONS
- VOLUNTARY PAYMENTS
- CONCEALMENT, MISREPRESENTATION OR FRAUD
- INSPECTION AND SURVEYS
- INSURANCE UNDER 2 OR MORE COVERAGES
- LEGAL ACTION AGAINST US
- TRANSFER OF RIGHTS OF RECOVERY AGAINST OTHERS TO US
- SERVICE OF SUIT
- OFAC NOTICE
- TITLES OF PROVISIONS AND ENDORSEMENTS
- CLAIMS CONTACT INFORMATION
- SEVERAL LIABILITY
- TERRORISM FORMS, AS APPLICABLE
- SPECIFIC STATE MANDATORY FORMS, AS APPLICABLE
- MINIMUM EARNED PREMIUM AS PER PRIMARY

WHERE NOT SPECIFIED IN THE LEAD POLICY FORM, THE FOLLOWING ENDORSEMENTS SHALL APPLY:

- PROPERTY NOT COVERED (LAND AND WATER EXCLUSION)
- NUCLEAR, CHEMICAL OR BIOLOGICAL EXCLUSION
- POLLUTION AND CONTAMINATION EXCLUSION
- DEBRIS REMOVAL EXCLUSION

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CARRIERS' TERMS & CONDITIONS

INTERSTATE FIRE AND CASUALTY

- WAR & TERRORISM EXCLUSION
- US CRITICAL CAT ZONE DEFINITIONS
- AUTHORITIES EXCLUSION
- ASBESTOS, DIOXIN OR POLYCHLORINATED BIPHENOLS

NATIONAL FIRE & MARINE INSURANCE COMPANY

- MANUSCRIPT FORM
- WAR RISK AND TERRORIST EXCLUSION
- PROPERTY MILLENNIUM ENDORSEMENT
- SPECIAL CAT EARNED PREMIUM PROVISION – APPLICABLE TO MID-TERM POLICY CANCELLATION ONLY
- VIOLATION OF US LAWS OF SANCTIONS ENDORSEMENT
- BIOLOGICAL OR CHEMICAL SUBSTANCES EXCLUSION

ALLIED WORLD ASSURANCE COMPANY

- MANUSCRIPT FORM – APPROVED
- POLICYHOLDER DISCLOSURE STATEMENT UNDER THE TERRORISM RISK INSURANCE ACT
- DECLARATION PAGE
- STANDARD CONDITIONS
- PROPERTY MILLENNIUM EXCLUSION
- WAR RISK AND TERRORISM EXCLUSION
- DATA CORRUPTION EXCLUSION
- CATASTROPHE EARNED PREMIUM – APPLICABLE TO MID-TERM POLICY CANCELLATION ONLY
- EARTHQUAKE COVERAGE LIMITATION (CA, HI, AK, PR EXCLUDED)
- SCHEDULE OF LOCATIONS

WESTCHESTER SURPLUS LINES INSURANCE COMPANY

- MANUSCRIPT FORM
- CHUBB PRODUCER COMPENSATION PRACTICES & POLICIES
- ASBESTOS MATERIAL EXCLUSION (NAMED PERIL EXCEPTION)
- CLAIMS ADJUSTMENT
- CLAIMS DIRECTORY PROPERTY AND INLAND MARINE
- COMMON POLICY DECLARATIONS
- POLICYHOLDER DISCLOSURE NOTICE OF TERRORISM INSURANCE COVERAGE
- ELECTRONIC DATA AMENDMENT ENDORSEMENT
- NUCLEAR, BIOLOGICAL, CHEMICAL, RADIOLOGICAL EXCLUSION ENDORSEMENT
- POLICY FORM AMENDMENTS ENDORSEMENT
- QUESTIONS ABOUT YOUR INSURANCE
- SERVICE OF SUIT ENDORSEMENT
- SIGNATURE ENDORSEMENT
- SURPLUS LINES DECLARATIONS
- TRADE OR ECONOMIC SANCTIONS ENDORSEMENT
- US TREASURY DEPARTMENTS' OFFICE OF FOREIGN ASSETS CONTROL (OFAC) ADVISORY NOTICE TO POLICYHOLDERS
- CERTIFICATES OF INSURANCE – AUTOMATIC ADDITIONAL INSURED AND LOSS PAYEE
- TERRORISM EXCLUSION ENDORSEMENT
- CAP ON LOSSES FROM CERTIFIED ACTS OF TERRORISM

SUBJECT TO:

- DELETE FULL WAIVER CLAUSE
- FLOOD OCCURRENCE DEFINITION INCLUDES 72 HOURS
- BUILDING ORDINANCE – INCREASED COST OF CONSTRUCTION TO INCLUDE “IN FORCE AT TIME OF LOSS”
- RIGHT TO ASSIGN A COMPANY ADJUSTER

CARRIERS' TERMS & CONDITIONS

CERTAIN UNDERWRITERS AT LLOYDS OF LONDON/HOUSTON CASUALTY COMPANY/ENDURANCE WORLDWIDE INSURANCE LTD/ IRONSHORE

INSURANCE LTD

- THB1A EXCESS PHYSICAL DAMAGE FORM (U.S.A. AND CANADA) FOLLOWING SAME TERMS, CONDITIONS AND EXCLUSIONS AS PRIMARY POLICY NUMBER TBA WRITTEN BY CERTAIN UNDERWRITERS AT LLOYD'S AS FAR AS APPLICABLE EXCEPT AS OTHERWISE PROVIDED HEREIN, ITEM 11. OCCURRENCE LIMIT OF LIABILITY IS DELETED
- BUSINESS INTERRUPTION EXTENSION
- NEW SHORT RATE CANCELLATION TABLE ENDORSEMENT (USA)
- TERRORISM EXCLUSION
- US TERRORISM RISK INSURANCE ACT OF 2002 AS AMENDED NOT PURCHASED CLAUSE
- LINES CLAUSE
- FRAUDULENT CLAIMS CLAUSE
- LOSS PAYEE(S) AND/OR MORTGAGEE(S) INTEREST CLAUSE
- HURRICANE MINIMUM EARNED PREMIUM ENDORSEMENT – APPLICABLE TO MID-TERM POLICY CANCELLATION ONLY
- MINIMUM EARNED PREMIUM CLAUSE PERCENTAGE
- PERMISSION FOR EXCESS
- SERVICE OF SUIT CLAUSE
- SANCTIONS, LIMITATIONS AND EXCLUSION CLAUSE
- ELECTRONIC DATA ENDORSEMENT

APPLICABLE TO IRONSHORE INSURANCE LTD

- IPT/FET/STATE PREMIUM/SURPLUS LINE TAX CLAUSE
- IRNS-0007 OFFICE OF FOREIGN ASSET CONTROL NOTICE
- IRNS-0002 ARBITRATION AND CHOICE OF LAW CLAUSE

EVANSTON INSURANCE COMPANY

- EXCESS ALL RISK FOLLOWING FORM
- POLICY JACKET
- COMMERCIAL PROPERTY FORMS REVISION NOTICE TO POLICYHOLDERS
- EXCESS PROPERTY SUPPLEMENTAL DECLARATIONS
- COMMERCIAL PROPERTY POLICY DECLARATIONS
- FORMS SCHEDULE
- BIOLOGICAL, RADIOLOGICAL OR CHEMICAL MATERIALS EXCLUSION
- SERVICE OF SUIT
- NOTICE OF CANCELLATION
- HURRICANE MINIMUM EARNED PREMIUM- APPLICABLE TO MID-TERM POLICY CANCELLATION ONLY
- ASBESTOS EXCLUSION
- EXCLUSION – VIRUS, HARMFUL CODE OR SIMILAR INSTRUCTION
- PRIVACY NOTICE
- NOTICE TO POLICYHOLDER CLAIM REPORTING
- EXCLUSION OF CERTIFIED ACTS OF TERRORISM
- EXCLUSION OF ALL FOREIGN LOCATIONS AND EXPOSURES
- U.S. TREASURY DEPARTMENT'S OFFICE OF FOREIGN ASSETS CONTROL (OFAC)
- ADVISORY NOTICE TO POLICYHOLDERS
- NOTICE OF CANCELLATION
- MINIMUM EARNED PREMIUM FOR EXPOSURE TO HURRICANE – APPLICABLE TO MID-TERM POLICY CANCELLATION ONLY
- NOTICE TO POLICYHOLDERS – REMINDER OF MERGER AND COMPANY NAME CHANGE
- EXCLUSION – EQUIPMENT BREAKDOWN

CARRIERS' TERMS & CONDITIONS

LIBERTY SURPLUS INSURANCE CORPORATION

- EXCESS ALL RISK FOLLOWING FORM
- POLICY JACKET
- COMMERCIAL PROPERTY POLICY DECLARATIONS
- FORMS AND ENDORSEMENT SCHEDULE
- COMMERCIAL PROPERTY CONDITIONS
- CANCELLATION ENDORSEMENT
- EXCLUSION OF PATHOGENIC OR POISONOUS BIOLOGICAL OR CHEMICAL MATERIALS
- NUCLEAR REACTION OR NUCLEAR RADIATION OR RADIOACTIVE CONTAMINATION EXCLUSION
- SERVICE OF SUIT CLAUSE FLORIDA
- US ECONOMIC AND TRADE SANCTIONS CLAUSE
- NOTIFICATION OF CLAIMS
- MINIMUM EARNED PREMIUM (INSUREDS WITH COASTAL PROPERTY) – APPLICABLE TO MID-TERM POLICY CANCELLATION ONLY
- EXCLUSION OF CERTIFIED ACTS OF TERRORISM
- SUB-LIMIT PROVISION ENDORSEMENT
- DISCLOSURE – TERRORISM RISK INSURANCE ACT TRIA-N0004-0315

LLOYDS OF LONDON ASTA 2357/UNITED SPECIALTY INSURANCE COMPANY/INTERSTATE FIRE AND CASUALTY

- MANUSCRIPT FORM
- SERVICE OF SUIT
- OFFICE OF FOREIGN ASSETS CONTROL
- CLAIMS REPORTING INFORMATION NOTICE
- MANDATORY EXCLUSIONS – POLLUTION REMOVED
- MINIMUM EARNED AND CAT MINIMUM EARNED PREMIUM – CAT MEP TO APPLY TO CANCELLATION ONLY
- GENERAL PROPERTY DECLARATION
- TRIA NOT PURCHASED NOTICE
- OCCURRENCE LIMIT OF LIABILITY ENDORSEMENT – 2B REMOVED AND OCCURRENCE DEFINITION TO MATCH MANUSCRIPT FORM
- ALLOCATION ENDORSEMENT
- POLICYHOLDER NOTIFICATION – PRIVACY NOTICE
- POLICYHOLDER NOTIFICATION – FRAUD NOTICE

SUBJECT TO:

- DELETE FULL WAIVER CLAUSE

ARCH SPECIALTY INSURANCE COMPANY

- EXCESS ALL RISK FOLLOWING FORM
- FLORIDA COMMERCIAL PROPERTY DECLARATIONS
- SCHEDULE OF FORMS AND ENDORSEMENTS
- SIGNATURE PAGE
- COMMON POLICY DECLARATIONS
- SERVICE OF SUIT
- CLAIMS HANDLING PROCEDURES
- TOTAL TERRORISM EXCLUSION
- US TREASURY DEPARTMENT'S OFFICE OF FOREIGN ASSETS CONTROL (OFAC)
- EXCLUSION OF LOSS DUE TO VIRUS OR BACTERIA
- ASBESTOS MATERIAL REMOVAL LIMITATION
- ELECTRONIC DATA LOSS OR DAMAGE EXCLUSION
- MINIMUM EARNED PREMIUM CLAUSE – DOLLAR (25%)
- TERRORISM COVERAGE DISCLOSURE NOTICE
- EXCLUSION OF TERRORISM INVOLVING NUCLEAR, BIOLOGICAL OR CHEMICAL TERRORISM

SUBJECT TO:

- NO OTHER ARCH INSURANCE GROUP PARTICIPATION

CARRIERS' TERMS & CONDITIONS

LANDMARK AMERICAN INSURANCE COMPANY (\$65M xs \$25 M)

- EXCESS ALL RISK FOLLOWING FORM
- SERVICE OF SUIT
- EXCLUSION AND LIMITED ADDITIONAL COVERAGE – ELECTRONIC DATA
- EXCLUSION OF TERRORISM
- EXCLUSION OF PATHOGENIC OR POISONOUS BIOLOGICAL OR CHEMICAL MATERIAL
- COMMON POLICY CONDITIONS
- CERTIFICATE OF INSURANCE
- FLORIDA CHANGES – CANCELLATION AND NONRENEWAL
- SUB-LIMIT DEFINITION

SUBJECT TO:

- DELETE FULL WAIVER CLAUSE
- NEW LOCATION >\$50,000,000 SUBJECT TO REVIEW AND ACCEPTANCE PRIOR TO BINDING
- RIGHT TO ASSIGN A COMPANY ADJUSTER

LANDMARK AMERICAN INSURANCE COMPANY (\$160M xs \$90M)

- EXCESS ALL RISK FOLLOWING FORM
- FLOOD, WINDSTORM OR HAIL EXCLUSION AS A RESULT OF A NAMED STORM
- SERVICE OF SUIT
- EXCLUSION AND LIMITED ADDITIONAL COVERAGE – ELECTRONIC DATA
- EXCLUSION OF TERRORISM
- EXCLUSION OR PATHOGENIC OR POISONOUS BIOLOGICAL OR CHEMICAL MATERIAL
- COMMON POLICY CONDITIONS
- CERTIFICATE OF INSURANCE
- FLORIDA CHANGES – CANCELLATION AND NONRENEWAL
- SUB-LIMIT DEFINITION

SUBJECT TO:

- DELETE FULL WAIVER CLAUSE
- NEW LOCATION >\$50,000,000 SUBJECT TO REVIEW AND ACCEPTANCE PRIOR TO BINDING
- RIGHT TO ASSIGN A COMPANY ADJUSTER

COLONY INSURANCE COMPANY

- EXCESS ALL RISK FOLLOWING FORM
- PRIVACY NOTICE
- TRIA NOTICE – POLICYHOLDER DISCLOSURE
- COMMON POLICY DECLARATION
- SCHEDULE OF FORMS AND ENDORSEMENT
- SERVICE OF SUIT
- SIGNATURE PAGE
- COMMON POLICY CONDITIONS
- FLORIDA CHANGES – CANCELLATION AND NONRENEWAL
- OFAC ADVISORY NOTICE TO POLICYHOLDERS
- COMMERCIAL PROPERTY COVERAGE PART DECLARATION – EXCESS PROPERTY
- TERRITORY COVERAGE LIMITATION
- EXCLUDING DOWNSTREAM DAM LIABILITY

SUBJECT TO:

- NO AUTHORITY OR FULL WAIVER CLAUSE

CARRIERS' TERMS & CONDITIONS

HALLMARK SPECIALTY INSURANCE COMPANY/LLOYDS OF LONDON NOVAE 2007

- EXCESS ALL RISK FOLLOWING FORM
- LLOYD'S CERTIFICATE AND DECLARATIONS PAGE
- PROPERTY POLICY DECLARATION PAGE
- SCHEDULE OF POLICY ATTACHMENTS AND FORMS
- NOTICE TO POLICYHOLDER
- U.S. TREASURY DEPT. "OFAC"
- STATE FRAUD STATEMENTS
- SERVICE OF SUITE ENDORSEMENT
- CLAIM REPORTING PROCEDURES
- PRIVACY POLICY DISCLOSURE NOTICE
- APPLICABLE LAW
- NUCLEAR, BIOLOGICAL, CHEMICAL, RADIOLOGICAL EXCLUSION ENDORSEMENT
- SANCTION LIMITATION AND EXCLUSION CLAUSE
- WAR AND CIVIL WAR EXCLUSION CLAUSE
- SIGNATURE PAGE
- POLICYHOLDER DISCLOSURE NOTICE OF TERRORISM – EXCLUSION OF TERRORISM
- U.S. TERRORISM RISK INSURANCE ACT OF 2002 – EXCLUSION OF TERRORISM
- MINIMUM EARNED PREMIUM ENDORSEMENT
- RADIOACTIVE AND CONTAMINATION EXCLUSION CLAUSE – PD DIRECT
- SEVERAL LIABILITY

SUBJECT TO:

- SIGNED STATEMENT OF VALUES

UNDERWRITERS AT LLOYDS, LONDON/ INTERNATIONAL INS CO OF HANNOVER SE/ GENERAL SECURITY INDEMNITY CO OF AZ (SRU)

- EXCESS ALL RISK FOLLOWING FORM
- PROPERTY DECLARATIONS – PARTICIPATING
- CAT MINIMUM EARNED PREMIUM – APPLICABLE TO MID-TERM POLICY CANCELLATIONS ONLY
- ELECTRONIC DATE RECOGNITION EXCLUSIONS
- BIOLOGICAL OR CHEMICAL MATERIALS EXCLUSION
- RADIOACTIVE CONTAMINATION EXCLUSION CLAUSE PHYSICAL DAMAGE – DIRECT (U.S.A.)
- LAND, WATER AND AIR EXCLUSION
- DEBRIS REMOVAL ENDORSEMENT
- ASBESTOS ENDORSEMENT
- ELECTRONIC DATA ENDORSEMENT B
- BOILER AND MACHINERY EXCLUSION
- U.S. TREASURY DEPARTMENT'S OFFICE OF FOREIGN ACTS CONTROL (OFAC) ADVISORY NOTICE TO POLICYHOLDERS
- U.S. TERRORISM RISK INSURANCE ACT OF 2002 AS AMENDED NOT PURCHASED CLAUSE
- WAR AND TERRORISM EXCLUSION
- CERTAIN UNDERWRITER'S AT LLOYDS SYNDICATE LIST
- SLC-3
- SANCTION LIMITATION AND EXCLUSION CLAUSE
- APPLICABLE LAW (USA)
- SERVICE OF SUIT CLAUSE
- FLORIDA GUARANTY ACT/RATES AND FORMS NOTICE

SUBJECT TO:

- DELETE FULL WAIVER CLAUSE
- SIGNED STATEMENT OF VALUES

TERRORISM

NAMED INSURED	Manatee County Board of County Commissioners
COVERAGE	Coverage for direct physical damage to Covered Property, caused by an Act of Terrorism and/or an Act of Sabotage. Excluding vehicles unless specifically listed in the Declarations and solely while located on a Covered Property at the time of the Act of Terrorism and/or an Act of Sabotage.
PROGRAM	Indian Harbor Insurance Company Manuscript Form: UKP XL TS 050 1014.
PERILS	For the purpose of this insurance, an Act of Terrorism, is defined as an act, including the use of force or violence, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organization(s), committed for political, religious or ideological purposes including the intention to influence any government and/or to put the public in fear for such purposes. For the purpose of this insurance, the Act of Sabotage is defined as a subversive act or series of such acts committed for political, religious or ideological purposes including the intention to influence any government and/or to put the public in fear for such purposes.
VALUATION	Replacement or Reinstatement Cost with the following EXCEPTIONS : Actual Cash Value on real property until replacement has been affected. Actual Cash Value or Replacement Cost for vehicles, as declared. Actual loss sustained time element.
SUBJECT TO:	Signed location schedule/statement of values prior to binding

	EXPIRING 06/01/16 to 06/01/17	RENEWAL 06/01/17 to 06/01/18
COMPANY	Indian Harbor Insurance Company A XV Non-Admitted	Indian Harbor Insurance Company A XV Non-Admitted
POLICY PERIOD	June 1, 2016 to June 1, 2017	June 1, 2017 to June 1, 2018
LOSS LIMIT	\$552,873,188	\$556,378,535
SUBLIMIT	\$25,000,000 Off-Premises Service Interruption (per occurrence and annual aggregate)	✓
DEDUCTIBLE	\$100,000	\$25,000
WAITING PERIOD	24 Hours	✓
COVERED LOCATIONS	Courthouse 911 Center Judicial Center Admin Building Manatee Earthen Dam Lena Road WWTP North County WWTP SW Regional WWTP Waterline WWTP	✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓

PREMIUM 100 % MINIMUM EARNED PREMIUM	\$34,000	\$32,392
✓ = per expiring Improvement Reduction in Sublimit	<i>difference</i>	(\$1,608) (4.73%)

ADDITIONAL COVERAGES AVAILABLE		
COVERAGE	LIMIT	ADDITIONAL PREMIUM
Active Assailant (per occurrence & annual aggregate)	\$5,000,000	\$5,700
Active Assailant (per occurrence & annual aggregate)	\$10,000,000	\$7,300
Chemical, Biological, Radiological and Nuclear (CBRN) Terrorism (per occurrence & annual aggregate)	\$1,000,000	\$7,500
Chemical, Biological, Radiological and Nuclear (CBRN) Terrorism (per occurrence & annual aggregate)	\$5,000,000	\$37,500

Creating Unique Risk Solutions

MARKET RESPONSE

	CARRIER	A.M. BEST RATING	A.M. BEST as of	SURPLUS LINES	EXPIRING CARRIERS	2017-2018 PARTICIPATING CARRIERS	ACTION RESPONSE
EXCESS PROPERTY MARKETS	Allied World Assurance	A XV	9/21/16	Yes	✓	✓	► Quoted
	Arch Specialty Insurance	A+ XV	8/24/16	Yes	✓	✓	► Quoted
	Aspen	A XV	11/23/16	Yes	X	X	► Not Interested in Account Size
	AXIS Surplus Insurance Co.	A+ XV	11/21/16	Yes	✓	✓	► Quoted
	Colony Insurance Co.	A XII	11/28/16	Yes	✓	✓	► Quoted
	Endurance	A+ XV	03/28/2017	Yes	X	X	► Rate Not Competitive
	Evanston Insurance Co.	A XV	07/01/2016	Yes	✓	✓	► Quoted
	Everest National Ins. Co.	A+ XV	02/10/2017	Yes	X	X	► Rate Not Competitive
	First Specialty [Swiss Re]	A+ XV	12/16/2016	Yes	X	X	► Rate Not Competitive
	Gemini Insurance Co. [Berkley Risk Solutions]	A+ XV	8/24/16	Yes	✓	X	► Rate Not Competitive
	Hallmark Specialty Ins.	A- IX	6/3/16	Yes	✓	✓	► Quoted
	Hamilton Specialty [Berkley Risk Solutions]	A- XIII	3/18/16	Yes	✓	X	► Rate Not Competitive
	Houston Casualty Co.	A++ XV	12/1/16	Yes	✓	✓	► Quoted
	Int'l Ins. Co. Hannover	A+ XV	09/30/2016	Yes	✓	✓	► Quoted
	Interstate Fire and Casualty	A+ XV	9/26/16	Yes	✓	✓	► Quoted
	James River	A IX	07/29/2016	Yes	X	X	► Rate Not Competitive
	Landmark American/RSUI	A+ XIV	10/3/16	Yes	✓	✓	► Quoted
	Liberty Surplus Ins. Co.	A XV	8/10/16	Yes	✓	✓	► Quoted
	Lloyds of London	A XV	07/21/2016	Yes	✓	✓	► Quoted
	National Fire & Marine [Berkshire Hathaway]	A++ XV	1/30/17	Yes	✓	✓	► Quoted
Nationwide E&S/Specialty	A+ XV	11/14/16	Yes	X	X	► Rate Not Competitive	
PartnerRe D&F	A XV	6/16/16	Yes	X	X	► Rate Not Competitive	
Westchester Surplus [ACE]	A++ XV	9/21/16	Yes	✓	✓	► Quoted	

Surplus Lines carriers are non-admitted and are not protected by the Florida Guarantee Fund, per disclosures included within this proposal

**CARRIER PARTICIPATION SUBJECT TO CHANGE PRIOR TO BINDING
REVISED MARKET RESPONSE WILL BE PROVIDED PRIOR TO BINDING**

OTHER						
	Florida Municipal Insurance Trust [FMIT]	TRUST	N/A	X	X	Trust – Not Acceptable
	Preferred Governmental Insurance Trust [PGIT]	TRUST	N/A	X	X	Trust – Not Acceptable
	Public Risk Management [PRM]	POOL	N/A	X	X	Pool – Indication Only

A.M. Best Financial Strength Guide

Creating Unique Risk Solutions

A. M. BEST FINANCIAL STRENGTH GUIDE

A++ to A+	A to A-	B++ to B+	B to B-	C++ to C+	C to C-
Superior	Excellent	Very Good	Good	Fair	Marginal

(In \$000 of Reported Policyholders' Surplus Plus Conditional Reserve Funds)

FSC I	Up	to	1,000	FSC IX	250,000	to	500,000
FSC II	1,000	to	2,000	FSC X	500,000	to	750,000
FSC III	2,000	to	5,000	FSC X	750,000	to	1,000,000
FSC IV	5,000	to	10,000	FSC XI	1,000,000	to	1,250,000
FSC V	10,000	to	25,000	FSC XII	1,250,000	to	1,500,000
FSC VI	25,000	to	50,000	FSC XIII	1,500,000	to	2,000,000
FSC VII	50,000	to	100,000	FSC XV	2,000,000	to	more
FSC VIII	100,000	to	250,000				

Best's Insurance Reports, published annually by A.M. Best Company, Inc., presents comprehensive reports on the financial position, history, and transactions of insurance companies operating in the United States and Canada. Companies licensed to do business in the United States are assigned a Best's Rating which attempts to measure the comparative position of the company or association against industry averages.

First Florida Insurance Brokers used A.M. Best & Co.'s rating services to evaluate the financial condition of insurers whose policies we propose to deliver. The rating of the carrier and the year of publication of that rating are indicated. First Florida Insurance Brokers makes no representations and warranties concerning the solvency of any carrier, nor does it make any representation or warranty concerning the rating of the carrier which may change.

Copies of the **Best's Insurance Reports** on the insurance companies are available upon your request.

IMPORTANT DISCLOSURES

Actuarial	<p>The proposal is an outline of the coverages proposed by the insurers, based on the information provided by your company. It does not include all the terms, coverages, exclusions, limitations, or conditions of the actual contract language. The policies themselves must be read for those details. Policy forms are included in this proposal for your review.</p> <p>The information contained in this proposal is based on the historical loss experience and exposures provided to First Florida Insurance Brokers. This proposal is not an actuarial study. Should you wish to have this proposal reviewed by an independent actuary, we will be pleased to provide you with a listing of actuaries for your use.</p>
Compensation	<p>In general, First Florida Insurance Brokers may be compensated as follows:</p> <ol style="list-style-type: none"> 1. First Florida Insurance Brokers is compensated from the usual and customary commissions or fees received from the brokerage and servicing of policies handled for a client’s account. As permitted by law, we occasionally receive both commissions and fees, with client authorization. 2. First Florida Insurance Brokers may access other facilities, including wholesalers, reinsurance intermediaries, captive managers, underwriting managers and others that act as intermediaries for both First Florida and other brokers in the insurance marketplace. 3. In placing, renewing, consulting on or servicing any retail insurance policy, First Florida Insurance Brokers has not participated in Property and Casualty contingent commission agreements with insurance companies that provide for additional compensation if underwriting, profitability, volume and retention goals are achieved. 4. First Florida Insurance Brokers strongly supports compensation transparency with annual disclosures to clients.
Non-Admitted	<p>If coverage is placed with a Non-Admitted Carrier, the carrier is doing business in the state as a surplus lines or non-admitted carrier. Surplus Lines and/or non-admitted carriers are not subject to the same regulations which apply to an admitted carrier nor do they participate in the Florida state insurance guarantee fund.</p>

**EXCESS PROPERTY PROGRAM
CLIENT AUTHORIZATION TO BIND**

After careful consideration of reference proposal dated April 12, 2017, we accept insurance program per indicated below:

**COUNTY
SELECTION**

RENEWAL OPTION #1 Excess Property Program [Manuscript Form] [June 1, 2017 to June 1, 2018]
• \$250mil Total Loss Limit with \$90mil Including Named Windstorm
• One Year Rate Guarantee
• Term Premium: \$2,600,010 (plus fees of \$1,358)

RENEWAL OPTION #2 Excess Property Program [Manuscript Form] [June 1, 2017 to June 1, 2018]
• \$250mil Total Loss Limit with \$90mil Including Named Windstorm
• Two Year Rate Guarantee – Primary Carriers
• Term Premium: \$2,700,574 (plus fees of \$1,358)

- Bind above selected as presented in FFIB proposal dated 04/12/2017
- Bind above selected with the following exception(s)
- Decline Terrorism [TRIA], per expiring

Client Exceptions: _____

It is understood and agreed that referenced proposal provides only a summary of the insurance program options offered. The actual policies will contain the complete terms, conditions, deductibles, exclusions, etcetera. Please review policy language for a full understanding of purchased program.

Please provide the County with respective binders and invoices for above selected program at your earliest convenience prior to effective date of June 1, 2017; as well as, term certificate(s) of insurance, as applicable.

Linda Klasing, MBA, ACA, CWCL
Risk Manager
Manatee County BOCC

Maggie Boykin, ARM-P
Vice President – Property & Casualty
First Florida Insurance Brokers

Dated

Dated

AUTHORIZATION TO BIND

**TERRORISM
CLIENT AUTHORIZATION TO BIND**

After careful consideration of reference proposal dated April 12, 2017, we accept insurance program per indicated below:

LOCATION	TIV	PREMIUM	COUNTY SELECTION
Courthouse	\$566,378,535	\$32,392	
911 Center			
Judicial Center			
Manatee Earthen Dam			
Lena Road WWTP			
North County WWTP			
Admin Building			
SW Regional WWTP			
Waterline WWTP			

ACTIVE ASSAILANT COVERAGE		COUNTY SELECTION
SUBLIMIT	ADDITIONAL PREMIUM	
\$5,000,000	\$5,700	
\$10,000,000	\$7,300	

CHEMICAL, BIOLOGICAL OR BIOCHEMICAL, RADIOLOGICAL OR NUCLEAR MATERIAL [CBRN] COVERAGE		COUNTY SELECTION
SUBLIMIT	ADDITIONAL PREMIUM	
\$1,000,000	\$7,500	
\$5,000,000	\$37,500	

It is understood and agreed that referenced proposal provides only a summary of the insurance program options offered. The actual policies will contain the complete terms, conditions, deductibles, exclusions, etcetera. Please review policy language for a full understanding of purchased program.

Please provide the County with respective binders and invoices for above selected program at your earliest convenience prior to effective date of June 1, 2017; as well as, term certificate(s) of insurance, as applicable.

Linda Klasing, MBA, ACA, CWCL
Risk Manager
Manatee County BOCC

Maggie Boykin, ARM-P
Vice President – Property & Casualty
First Florida Insurance Brokers

Dated

Dated

SIGN OFF LETTER

April 12, 2017

Ms. Linda Klasing, MBA, ACA, CWCL
 Risk Manager
 Manatee County Board of County Commissioners
 1112 Manatee Ave West
 Suite 969
 Bradenton, FL 34206

RE: Manatee County Board of County Commissioners
 Excess Property Placement
 Effective: June 1, 2017

Dear Ms. Klasing:

As a follow up to our proposal and in the interest of providing you insurance consistent with your needs and requirements, we have exhausted our alternatives and are offering Excess Property coverage with the following markets:

National Fire & Marine Insurance Company	Axis Surplus Insurance Company
Westchester Surplus Lines Insurance Company	Interstate Fire & Casualty Company
Underwriters at Lloyds [Lloyds of London]	Essex Insurance Company
Colony Insurance Company	Hallmark Specialty Insurance Company
Arch Specialty Insurance Company	Landmark American Insurance Company

The above insurance markets are not licensed in the State of Florida, but are approved to write business in the State of Florida on a surplus lines basis. In the event these markets become insolvent, the Florida Guarantee fund will not provide coverage.

If you have questions, please do not hesitate to contact us. As confirmation that you have read and understand this letter, please sign the copy of the letter provided and return it to our office for our files.

Very truly yours,

FIRST FLORIDA INSURANCE BROKERS

Maggie Boykin, ARM-P
 Vice President – Property & Casualty

Approved and Accepted By Linda Klasing, MBA, ACA, CWCL Risk Manager MANATEE COUNTY BOARD OF COUNTY COMMISSIONERS
_____ Signature – Date Signed