

## Premium Summary

The estimated program cost for the options are outlined in the following table:

LINE OF COVERAGE		EXPIRING PROGRAM		PROPOSED PROGRAM	
		CARRIER	EXPIRING COST	CARRIER	ESTIMATED COST
<b>Property Multi Carrier Layers Program</b>	Premium	National Fire & Marine Insurance Co (Berkshire Hathaway Insurance Group)	-	National Fire & Marine Insurance Co (Berkshire Hathaway Insurance Group)	\$2,584,739.00
	Total Fees		-		\$343.00
	<b>Estimated Cost</b>		<b>\$2,558,154.00</b>		<b>\$2,585,082.00</b>
	Annualized Cost	Syndicate 2633/623 at Lloyd's (Syndicate 2633/623 at Lloyd's)	-	AXIS Surplus Insurance Company (AXIS Capital Holdings Limited)	-
	TRIA Premium		-	StarStone Specialty Insurance (Formerly known as Torus Specialty Insurance Company) (StarStone Specialty Group (Formerly known as Torus Specialty Group))	-
		AXIS Surplus Insurance Company (AXIS Capital Holdings Limited)		Westchester Fire Insurance Company (Chubb Group of Insurance Companies)	
		Underwriters at Lloyd's, London (Underwriters at Lloyd's, London)		Colony Insurance Company (Argo Group)	
		Lloyd's Syndicate 2988 (Brit Syndicates Limited) (Lloyd's Syndicate 2988 (Brit Syndicates Limited))		Underwriters at Lloyd's London (Underwriters at Lloyd's London)	
		Colony Insurance Company (Argo Group)		Endurance American Specialty Ins Co (Endurance Specialty Insurance Ltd.)	
		Everest Indemnity Insurance Company (Everest Re Group Ltd)		Arch Specialty Insurance Company (Arch Insurance Group)	
		Indian Harbor Insurance Company (XL Group plc)			
		Endurance American Specialty Ins Co (Endurance Specialty Insurance Ltd.)			
	Arch Specialty Insurance				

LINE OF COVERAGE	EXPIRING PROGRAM		PROPOSED PROGRAM	
	CARRIER	EXPIRING COST	CARRIER	ESTIMATED COST
	Company (Arch Insurance Group) Crum & Forster Specialty Insurance Co (Fairfax Financial (USA) Group) Evanston Insurance Company (Markel Corporation Group) Independent Specialty Insurance Company (Markel Corporation Group) Ategrity Specialty Insurance Company Ironshore Specialty Insurance Co (Ironshore Specialty Insurance Co) Aspen Specialty Insurance Company (Aspen US Insurance Group) Landmark American Insurance Company (Allegheny Corporation) Westport Insurance Corporation (Swiss Re LTD)		Ironshore Specialty Insurance Co (Ironshore Specialty Insurance Co) Crum & Forster Specialty Insurance Co (Fairfax Financial (USA) Group) Indian Harbor Insurance Company (XL Group plc) Aspen Specialty Insurance Company (Aspen US Insurance Group) Ategrity Specialty Insurance Company Colony Insurance Company (Argo Group) Evanston Insurance Company (Markel Corporation Group) Independent Specialty Insurance Company (Markel Corporation Group) Interstate Fire & Casualty Company (Allianz SE) Great American E&S Insurance Company (American Financial Group, Inc) Underwriters at Lloyd's, London (Underwriters at Lloyd's, London)	

LINE OF COVERAGE		EXPIRING PROGRAM		PROPOSED PROGRAM	
		CARRIER	EXPIRING COST	CARRIER	ESTIMATED COST
<b>Inland Marine- Bridges</b>	Premium	Zurich American Insurance Company (Zurich Insurance Group Ltd)	-	Zurich American Insurance Company (Zurich Insurance Group Ltd)	\$58,873.00
	<b>Estimated Cost</b>		<b>\$58,347.00</b>		<b>\$58,873.00</b>
	Annualized Cost		-		-
	TRIA Premium		-		-
<b>Property - Terrorism</b>	Premium	Underwriters at Lloyd's London (Underwriters at Lloyd's London)	-	Underwriters at Lloyd's London (Underwriters at Lloyd's London)	\$22,000.00
	<b>Estimated Cost</b>		<b>\$22,000.00</b>		<b>\$22,000.00</b>
	Annualized Cost		\$22,000.00		-
	TRIA Premium		-		-
<b>Liability - Terrorism</b>	Premium	Underwriters at Lloyd's London (Underwriters at Lloyd's London)	-	Underwriters at Lloyd's London (Underwriters at Lloyd's London)	\$25,270.00
	<b>Estimated Cost</b>		<b>\$25,750.00</b>		<b>\$25,270.00</b>
	Annualized Cost		-		-
	TRIA Premium		-		-
<b>Equipment Breakdown</b>	Premium	Travelers Property Casualty Co of America (The Travelers Companies, Inc.)	-	Travelers Property Casualty Co of America (The Travelers Companies, Inc.)	\$75,192.00
	<b>Estimated Cost</b>		<b>\$65,741.00</b>		<b>\$75,192.00</b>
	Annualized Cost		-		N/A
	TRIA Premium		-		-
<b>Total Estimated Program Cost</b>			<b>\$2,729,992.00</b>		<b>\$2,766,417.00</b>