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|-----------------|---------------------|
| Covered Party:  | Brevard County BOCC |
| Effective Date: | 6/1/2025            |
| Version Date:   | 4/17/2025           |

### Coverage & Premium Comparison

|   | 2024/2025                                    |  |                | 2025/2026                    |  |                | Changes in Exposures |               |
|---|--|--|----------------|------------------------------|--|----------------|----------------------|---------------|
| LINE OF COVERAGE                                | LIMIT  | DEDUCTIBLE/SIR   | ANNUAL PREMIUM | LIMIT                        | DEDUCTIBLE/SIR   | ANNUAL PREMIUM | 2024/2025            | 2025/2026     |
| Non-Utilities Property:                         | Not To Exceed                                |  |                | Not To Exceed                |  |                |                      |               |
| Layered Program (see below):                    |  |  |                |                              |  |                |                      |               |
| TIV:  | \$666,360,403                                |  |                | \$703,560,403                |  |                | Exposure             | \$ 37,200,000 |
| Policy Limit of Liability                       | \$50,000,000                                 | \$100,000 AOP  |                | \$50,000,000                 | \$100,000 AOP  |                | Difference           | 5.58%         |
| Named Windstorm                                 | \$20,000,000                                 | *5% / \$500k Minimum<br>\$500,000 All Other Wind       |                | \$20,000,000                 | *5% / \$500k Minimum<br>\$500,000 All Other Wind       |                |                      |               |
| Earth Movement                                  | \$10,000,000                                 | \$100,000  |                | \$10,000,000                 | \$100,000  |                |                      |               |
| Flood, Annual Aggregate                         | \$10,000,000                                 | \$500,000  |                | \$10,000,000                 | \$500,000  |                |                      |               |
| Flood, SFHA Zones                               | \$5,000,000                                  | 5% / \$500,000 Building/<br>\$500,000 Contents Minimum |                | \$5,000,000                  | 5% / \$500,000 Building/<br>\$500,000 Contents Minimum |                |                      |               |
| New Locations                                   | \$10,000,000                                 |  |                | \$10,000,000                 |  |                |                      |               |
| Debris Removal                                  | \$1,000,000                                  |  |                | \$1,000,000                  |  |                |                      |               |
| Demolition                                      | \$5,000,000                                  |  |                | \$5,000,000                  |  |                |                      |               |
| Miscellaneous Locations                         | \$1,000,000                                  |  |                | \$1,000,000                  |  |                |                      |               |
| Valuation                                       | Margin Clause - 110%                         |  |                | Margin Clause - 110%         |  |                |                      |               |
|   | Presented to County April 2024               |  |                |                              |  |                | Rate                 |               |
| National Fire & Marine Insurance Co.            | \$5,000,000 p/o \$20,000,000                 |  | \$ 811,995     | \$5,000,000 p/o \$20,000,000 |  | \$ 790,000     | 0.520                | 0.432         |
| Ironshore Specialty Insurance Co.               | \$2,000,000 p/o \$20,000,000                 |  | \$ 325,000     | \$2,000,000 p/o \$20,000,000 |  | \$ 300,000     | Rate                 | -0.088        |
| StarStone Insurance Company                     | \$4,000,000 p/o \$20,000,000                 |  | \$ 648,000     | \$4,000,000 p/o \$20,000,000 |  | \$ 560,000     | Difference           | -16.90%       |
| Lloyds of London                                | \$4,000,000 p/o \$20,000,000                 |  | \$ 710,000     | \$4,000,000 p/o \$20,000,000 |  | \$ 560,000     |                      |               |
| Endurance American Specialty Insurance Co./Somp | \$2,500,000 p/o \$10,000,000                 |  | \$ 637,500     | \$5,000,000 p/o \$20,000,000 |  | \$ 700,000     |                      |               |
| Evanston Insurance Company                      | \$1,500,000 p/o \$10,000,000 xs \$10,000,000 |  | \$ 125,606     |                              |  |                |                      |               |
| SwissRe   | \$1,000,000 p/o \$10,000,000 xs \$10,000,000 |  | \$ 90,000      |                              |  |                | Exposure             | \$ 37,200,000 |
| Landmark American Insurance Company             | \$30,000,000 xs \$20,000,000                 |  | \$ 114,187     | \$30,000,000 xs \$20,000,000 |  | \$ 127,500     | Difference           | 5.58%         |
|   |  |  |                |                              |  |                |                      |               |
|   |  | Fees   | \$ 2,032       |                              |  |                |                      |               |
|   | Sub-Total (includes Policy Fee & Surcharge)  |  | \$ 3,464,320   |                              |  | \$ 3,037,500   | Premium              | \$ (426,820)  |
|   |  |  |                |                              |  |                | Difference           | -12.32%       |
| Utilities Property:                             |  |  |                |                              |  |                |                      |               |
| Starr Surplus Lines Insurance Co.               |  |  |                |                              |  |                |                      |               |
| TIV:  | \$206,247,358                                |  |                | \$ 206,247,358               |  |                | Exposure             | \$ -          |
| Policy Limit                                    | \$100,000,000                                | \$100,000 AOP  | \$ 644,456     | \$100,000,000                | \$100,000 AOP  | \$ 612,233     | Difference           | 0.00%         |
| Named Windstorm                                 | \$15,000,000                                 | 5% / \$250,000 Minimum                                 |                | \$15,000,000                 | 5% / \$250,000 Minimum                                 |                |                      |               |
| Flood (except Zones A,V)                        | \$15,000,000                                 | 5% Flood / \$500,000 Minimum                           |                | \$15,000,000                 | 5% Flood / \$500,000 Minimum                           |                | Rate                 |               |
| Flood (Zones A & V)                             | \$1,000,000                                  | 5% Flood / \$500,000 Minimum                           |                | \$1,000,000                  | 5% Flood / \$500,000 Minimum                           |                | 0.293                | 0.279         |
| Optional TRIA                                   |  |  | \$ 38,667      |                              |  |                | Rate                 | -0.013        |
|   |  |  |                |                              |  |                | Difference           | -4.52%        |
|   |  | Less Commission  | \$ (48,334)    |                              | Less Commission  | \$ (45,917)    |                      |               |
|   |  | Engineering Fee  | \$ 7,500       |                              | Engineering Fee  | \$ 10,000      |                      |               |
|   |  | Florida State Property Surcharge                       | \$ 4           |                              | Florida State Property Surcharge                       | \$ 4           | Premium              | \$ (27,306)   |
|   | Sub-Total (excluding Optional TRIA)          |  | \$ 603,626     |                              | Sub-Total (excluding Optional TRIA)                    |                | Difference           | -4.99%        |

|   | 2024/2025   |   |                | 2025/2026   |   |                | Changes in Exposures |                |
|---|---|---|----------------|---|---|----------------|----------------------|----------------|
| LINE OF COVERAGE                          | LIMIT   | DEDUCTIBLE/SIR  | ANNUAL PREMIUM | LIMIT   | DEDUCTIBLE/SIR  | ANNUAL PREMIUM | 2024/2025            | 2025/2026      |
| Inland Marine:                            |   |   |                |   |   |                | Inland Marine        |                |
| XL Speciality Insurance Co.               |   |   |                |   |   |                | \$ 41,297,510        | \$ 41,297,510  |
| TIV:                                      | \$41,297,510  |   |                | \$41,297,510  |   |                | Exposure Difference  | \$ -           |
| Per Occurrence Limit                      | \$10,000,000  | \$50,000 AOP, except \$100,000 Landfill/Compactor Equip | \$ 101,745     | \$10,000,000  | \$50,000 AOP, except \$100,000 Landfill/Compactor Equip | \$ 124,451     |                      | 0.00%          |
| Leased & Rented Equipment                 | \$1,000,000   | 5% / \$500,000 Minimum                                  | Included       | \$1,000,000   | 5% / \$500,000 Minimum                                  | Included       |                      |                |
| Fine Arts                                 | \$138,000   | \$50,000, except 5%, \$500,000 Min Flood and NS         | \$ 345         | \$138,000   | \$50,000, except 5%, \$500,000 Min Flood and NS         | \$ 345         | Rate                 |                |
| Unscheduled Tools & Equipment             | \$25,000 per item/\$1,000,000 Valuation: Agreed Value |   |                | \$25,000 per item/\$1,000,000 Valuation: Agreed Value |   |                | 0.213                | 0.260          |
|   |   |   |                |   |   |                | Rate Difference      | 0.047          |
|   |   |   |                |   |   |                |                      | 22.24%         |
|   |   | Less Commission   | \$ (15,314)    |   | Less Commission   | \$ (18,719)    |                      |                |
|   |   | FIGA Fee  | \$ 1,021       |   | FIGA Fee  | \$ 1,248       | Premium Difference   | \$ 19,527      |
|   |   | Sub-Total   | \$ 87,797      |   | Sub-Total   | \$ 107,325     |                      | 22.62%         |
| Boiler & Machinery/Equipment Breakdown:   |   |   |                |   |   |                | TIV                  |                |
| National Fire Insurance of Hartford (CNA) |   |   |                |   |   |                | \$ 667,360,403       | \$ 704,560,403 |
| TIV:                                      | \$667,360,403   |   |                | \$704,560,403   |   |                | Exposure Difference  | \$ 37,200,000  |
| Total Limit per Breakdown                 | \$125,000,000   | \$5,000   | \$ 21,122      | \$125,000,000   | \$5,000   | \$ 23,038      |                      | 5.57%          |
| Business Income/Extra Expense             | \$1,000,000   | 24 Hours  |                | \$1,000,000   | 24 Hours  |                |                      |                |
|   |   |   |                |   |   |                |                      |                |
|   |   | Less Commission   | \$ (3,696)     |   |   |                |                      |                |
|   |   | FIGA Fee  | \$ 211         |   | FIGA Fee  | \$ 230         | Premium Difference   | \$ 5,632       |
|   |   | Sub-Total   | \$ 17,637      |   | Sub-Total   | \$ 23,268      |                      | 33.69%         |
| Watercraft:                               |   |   |                |   |   |                | Watercraft           |                |
| Great American Insurance Co.              |   |   |                |   |   |                | \$ 649,196           | \$ 812,836     |
| TIV:                                      | \$649,196   | Various   | \$ 18,891      | \$812,836   | Various   | \$ 20,362      | Exposure Difference  | \$ 163,640     |
|   |   |   |                |   |   |                |                      | 25.21%         |
|   |   | Less Commission   | \$ (1,889)     |   |   |                | Premium Difference   | \$ 3,360       |
|   |   | Sub-Total   | \$ 17,002      |   | Sub-Total   | \$ 20,362      |                      | 35.72%         |
| NFIP Flood:                               |   |   |                |   |   |                |                      |                |
| Wright Flood Insurance Company            |   |   |                |   | 14 Policies   | \$ 21,260      |                      |                |
|   | 19 Policies   | \$50,000  | \$ 30,728      | 19 Policies   | \$50,000  | \$ 36,259      |                      |                |
|   |   | Estimated   |                |   | Estimated   |                |                      |                |
|   |   |   |                |   |   |                | Premium Difference   | \$ 4,687       |
|   |   | Sub-Total   | \$ 30,728      |   | Sub-Total   | \$ 36,259      |                      | 18.00%         |
|   |   |   |                |   |   |                |                      |                |
| TOTAL PREMIUM                             |   |   | \$ 4,221,110   |   |   | \$ 3,801,034   | Premium Difference   | \$ (420,076)   |
|   |   |   |                |   |   |                |                      | -10.0%         |

\$ 0.003 \$ 0.003 25%

\$ 2.619 \$ 2.505 -4%