

ATTACHMENT B

ALTERNATIVES CONSIDERED

	Current Program	Recommended Program (Quota Share Primary)*	Recommended Program With Earthquake*
Deductibles	\$250,00 All Risk / 5% of location value for Flood	\$250,00 All Risk / 5% of location value for Flood **	\$250,000 All Risk/5% of structure value for Earthquake and Flood **
All Risk Limits	\$400 Million	\$400 Million	\$400 Million
Flood Limits	\$150 Million	\$150 Million	\$150 Million
Earthquake Limits	None	None	\$50 Million after first 5% per location deductible
Terrorism	None	None	None
Total not to Exceed or Actual Premium	\$2,408,519	\$3,100,000	\$7,750,000

* recommended programs are not to exceed amounts.

** deductibles are still under negotiation with insurance carriers.