ATTACHMENT B

ALTERNATIVES CONSIDERED

	Current Program	Recommended Program	Alternative Program with Earthquake
Deductibles	\$250,000 All Risk / 5% of location per unit value for Flood *	Up to \$1,000,000 All Risk / 5% of location per unit value for Flood *	Up to \$1,000,000 All Risk / 5% of location per unit value for Flood *
All Risk Limits	\$450 Million	Min. \$450 Million	Min. \$450 Million
Flood Limits	\$150 Million	\$150 Million	\$150 Million
Earthquake Limits	None	None	\$50 Million after 10% per location deductible
Terrorism	None	None	None
Total not to Exceed or Actual Premium	\$4,995,000	\$8,500,000**	\$14,565,000**

^{*\$50} million limit on tsunami/flood in tunnels with \$500,000 deductibles. \$25 million limit for flood in special flood hazard areas.

Chubb Higher Limit Options:

- USD 50,000,000 xs USD 450,000,000 xs underlying deductibles/retentions
 @ USD 95,000
- USD 50,000,000 xs USD 500,000,000 xs underlying deductibles/retentions
 @ USD 65,000

Non-TRIA Terrorism subject to full underwriting:

TIV: \$18.8B

Loss Limit: \$100M

Deductible: \$250k deductible

Premium: \$567,875

Earthquake subject to full underwriting:

TIV: \$18.8B Loss Limit: \$50M

Deductible: 10% per unit of coverage

Premium: \$6,146,748

^{**}Not to exceed amounts, subject to no losses until expiring.