



PROPERTY & CASUALTY

Proposal Prepared for  
Highland Towers, Inc.

Policy Period 02/15/2025 - 02/15/2026



# Marketing Summary

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On your behalf, we have marketed your insurance program to a leading carrier(s) who specializes in your industry. Their responses are based on their underwriting appetite and their view of your loss potential.

## Commercial Property

Insurance Carrier	Marketing Result
Arch Specialty Insurance Company	Clear – Quoted at \$188,703.00
CAIRE	Declined – Underwriting Reasons
Coastal Insurance Underwriters	Declined – Underwriting Reasons
Heritage Insurance Company	Declined – Underwriting Reasons
Florida Intracoastal Underwriters	Quoted X-Wind Only
RT Specialty Insurance Company	Declined – Cannot Compete
Starr Insurance Companies	Declined – Underwriting Reasons
Navigators Insurance Company	Declined – Underwriting Reasons
Velocity Risk Underwriters, LLC	Declined – Underwriting Reasons
Ironshore	Declined – Cannot Compete
Beazley USA	Declined – Cannot Compete
AXA XL, a division of AXA	Declined – Cannot Compete
Amwins Global Risks	Declined – Cannot Compete

## General Liability

Insurance Carrier	Marketing Result
Kinsale Insurance Company	Clear – Quoted at \$11,844.00
Coastal Insurance Underwriters	Declined – Underwriting Reasons
Gladius Insurance Services	Declined – Underwriting Reasons
Philadelphia Insurance Company	Declined – Underwriting Reasons

## Directors & Officers

Insurance Carrier	Marketing Result
United States Liability Insurance Company	Clear – Quoted at \$1,720.03
GIG Insurance Group	Declined – Underwriting Reasons
Starfish Specialty Insurance	Declined – Underwriting Reasons



*This proposal is based upon the exposures made known to the Agency by you and contains only a general description of the coverage(s) and does not constitute a policy/contract. For complete policy information, including exclusions, limitations, and conditions, please refer to your policy. In the event of differences, the policy will prevail.*

# Proposal Premium Summary

Line of Business	Expiring Premium	Premium
Property	\$217,320.00	\$177,581.00
Fees	\$1,930.00	\$2,250.00
Taxes	\$10,827.75	\$8,872.00
Total	\$230,077.75	\$188,703.00
Wind Deductible Buy Back (WDBB)		\$20,864.00
Fees		\$1,000.00
Taxes		\$1,093.20
Total		\$22,957.20
General Liability	\$9,845.00	\$10,830.00
Fees	\$456.18	\$456.77
Taxes	\$508.57	\$557.23
Total	\$10,809.75	\$11,844.00
Directors & Officers	\$1,328.00	\$1,703.00
Fees	\$22.58	\$17.03
Total	\$1,350.58	\$1,720.03
Workers' Compensation	\$1,612.00	\$1,650.00
Umbrella	\$9,902.00	\$10,400.00
Fees	\$406.18	\$456.51
Taxes	\$508.92	\$535.99
Total	\$10,817.10	\$11,392.50
Grand Total	\$254,667.18	<b>\$238,266.73*</b>

*This quote is valid for (30) days or until the proposed effective date, whichever is first. Minimum Earned Premium 25%*

## Payment Plans

Line of Business	Payment Plan	Billing Plan
Property, WDBB, General Liability, D&O, Umbrella	Pay in Full or Premium Finance	Agency Bill
Workers' Compensation	Monthly Installments	Direct Bill



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