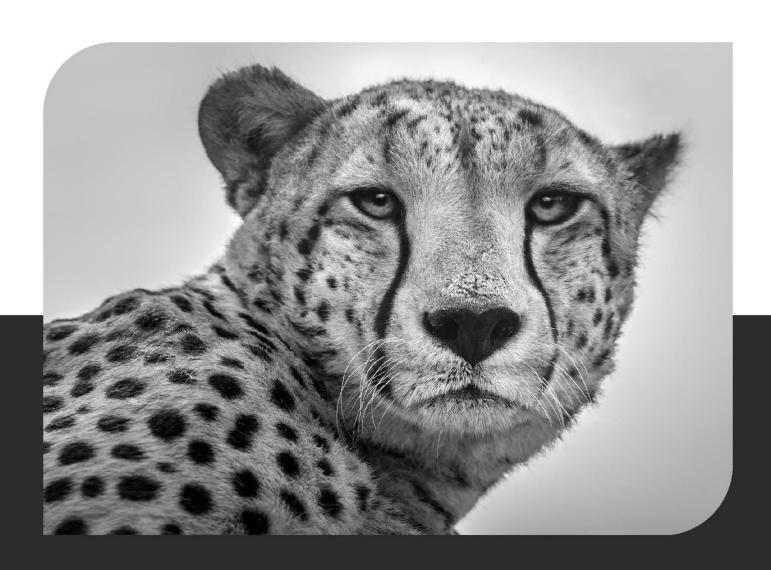
B Brown & Brown

PROPERTY & CASUALTY

Proposal Prepared for Highland Towers, Inc. Policy Period 02/15/2025 - 02/15/2026



Marketing Summary

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



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		<mark>\$22,957.20</mark>
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	\$238,266.73*

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

