

**DEDUCTIBLE OPTIONS**

	Option 1	Option 2	Option 3	Option 4
Deductible	\$25,000 (current)	\$50,000	\$75,000	\$100,000
Total Insured Value (TIV)	\$367,576,943	\$367,576,943	\$367,576,943	\$367,576,943
Premium Net Rate	\$.0504	\$.0476	\$.0438	\$.0402
Estimated Annual Premium	\$185,330	\$174,586	\$161,157	\$147,727

**SPECIAL FORM PROPERTY INSURANCE  
FY2017 PREMIUM**

	TIV	Premium
FY2016 TIV	\$343,676,165	\$173,281
TML-IRP Trend	\$5,772,632	\$2,910
City's Net TIV Increase	\$18,128,146	\$9,139
Total	\$367,576,943	\$185,330

**SPECIAL FORM PROPERTY INSURANCE  
PREMIUM HISTORY**

	FY2017	FY2016	FY2015	FY2014	FY2013
Total Property Values	\$367,576,943	\$343,676,165	\$327,630,729	\$325,736,547	\$321,079,808
Premium Rate per \$100/ value	\$.0504	\$.0415	\$.0387	\$.0385	\$.0371
% Increase in Rate	21.5%	7.2%	.5%	3.8%	-1.3%
Estimated Annual Premium	\$185,330	\$142,549	\$126,776	\$125,355	\$119,173
Estimated Annual \$ Increase	\$42,781	\$15,773	\$1,421	\$6,182	-\$563
Estimated Annual % Increase	30.0%	12.5%	1.1%	5.2%	-.5%

Policy Terms:

- \$25,000 Deductible
- Windstorm included
- Flood and Earthquake excluded
  - Additional Premium to Include with \$25,000 deductible: \$136,834
  - Additional Premium to Include with \$50,000 deductible: \$127,694
  - Additional Premium to Include with \$75,000 deductible: \$118,895
  - Additional Premium to Include with \$100,000 deductible: \$107,990