PROGRAM STRUCTURE

INSURANCE COMPANY	LINE OF COVERAGE	RESPONSE	PREMIUM
National Casualty Company	Excess -Public Entity (\$10M X \$2M SIR)	Quoted	\$118,620
Torus National Insurance Company	Excess Liability (\$15M xs \$10M xs \$2M SIR)	Quoted	\$60,649
Endurance American Insurance Company	Excess Liability (\$10M xs \$25M xs \$2M SIR)	Quoted	\$20,400
Illinois National Insurance Company	Cyber Specialty Risk Protector	Quoted	\$17,500
AJG Fee		***************************************	\$17,000
TOTAL PREMIUMS:			\$234,169

PROGRAM STRUCTURE

Endurance American Insurance Company

\$10,000,000 Excess Follow Form

Torus National Insurance Company

\$15,000,000 Excess Follow Form

National Casualty Insurance Company \$10,000,000 Aggregate Where Applicable (An Occurrence Form)

> \$2,000,000 Self-Insured Retention

General Liability Including Law Enforcement Liability, Public Officials Errors & Omissions Including Employment Practices, Employee Benefits Liability, and Automobile Liability Illinois National Insurance Company

\$1,000,000 Each Loss \$1,000,000 Policy Limit

\$10,000 Deductible

Cyber (Claims-Made) Retro 7/1/2006

Insurance Company Ratings and Admitted Status

PROPOSED INSURANCE COMPANIES	A.M. BEST'S RATING	ADMITTED / NON- ADMITTED
National Casualty Company	A+ XV	Admitted
Torus National Insurance Company	A- XI	Admitted
Illinois National Insurance Company	AXV	Admitted
Endurance American Insurance Company	A XV	Admitted

If the above indicated coverage is placed with a Non-Admitted Carrier, the carrier is doing business in the state as a surplus lines or non-admitted carrier. As such, this carrier is not subject to the same regulations which apply to an admitted carrier nor do they participate in any insurance guarantee fund applicable in that state.

Guide to Best Ratings

Dating		Cutananian	
Raum	Leven	s and Categories	

LEVEL	CATEGORY		Financial Size Categories			
A++, A+	Superior	(In \$000 o	f Reported Policyholders	' Surplus Plus C	onditional Reserve Funds)	
A, A-	Excellent	FSCI	Up to 1,000	FSC IX	250,000 to 500,000	
B++, B+	Good	FSCII	1,000 to 2,000	FSCX	500,000 to 750,000	
B, B-	Fair	FSC III	2,000 to 5,000	FSC XI	750,000 to 1,00,000	
C++, C+	Marginal	FSCIV	5,000 to 10,000	FSC XII	1,000,000 to 1,250,000	
C, C-	Weak	FSCV	10,000 to 25,000	FSC XIII	1,250,000 to 1,500,000	
D	Poor	FSC VI	25,000 to 50,000	FSC XIV	1,500,000 to 2,000,000	
E	Under Regulatory Supervision	FSC VII	50,000 to 100,000	FSC XV	2,000,000 or more	
F	In Liquidation	FSC VIII	100,000 to 250,000			
S	Suspended					

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^{*}The above A.M. Best Rating was verified on the date the proposal document was created.