



The Florida Insurance Program (FIP)

Mission:

Florida Long-Term Insurance Price/Cost Stability

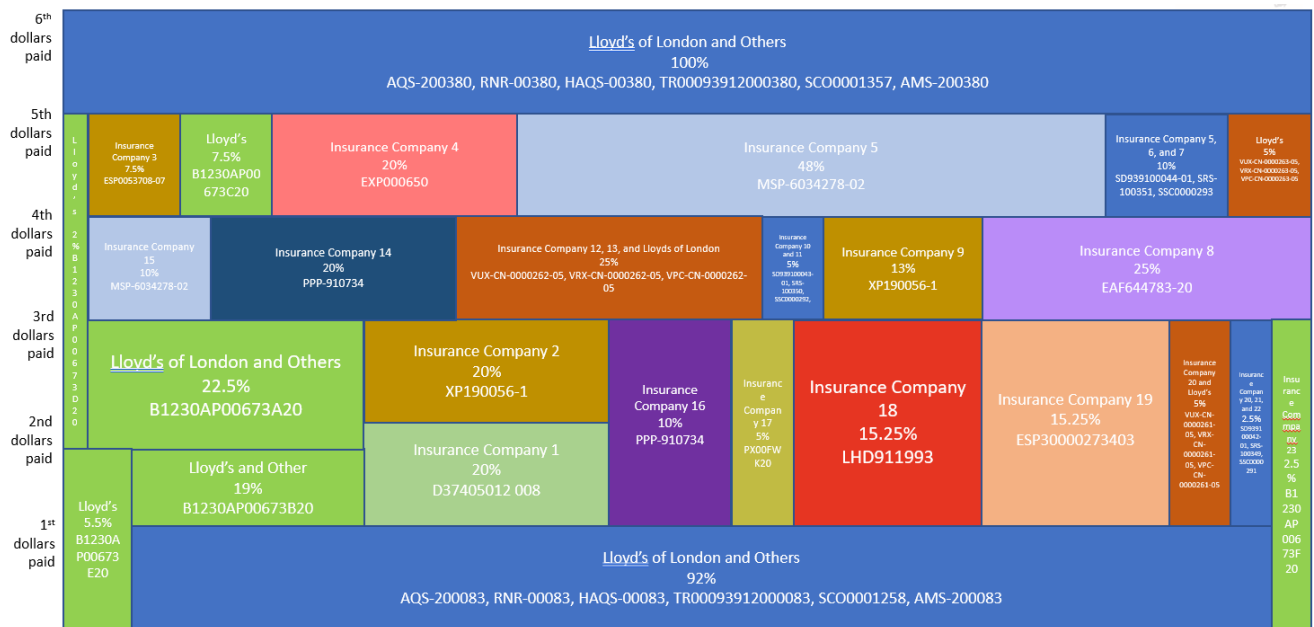
Solution:

Property - Layered Insurance Program Through Lloyds of London and Others

Goals and Opportunities:

In 2013 premiums were again rising dramatically (100%+) and for the first time a layered Property solution was setup using multiple companies each taking a portion of the risk from large catastrophic events and more. This concept created diversification in the Florida system while also making it easier to negotiate future pricing. It also allowed us to simply replace individual partner company with the goal of keeping the pricing as low as possible. This approach and policy contain Florida Owner/Operators only. This means that events outside Florida should not affect Florida Owner/Operators pricing as much.

Illustration of a Layered Insurance Solution:



Summary:

This strategic option is available to all Florida McDonald's restaurants/stores. Owner/Operators now are united together on insurance and safety to stabilize long-term insurance prices in Florida.

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