



Mission:

Florida Long-Term Insurance Price Stability

Solution:

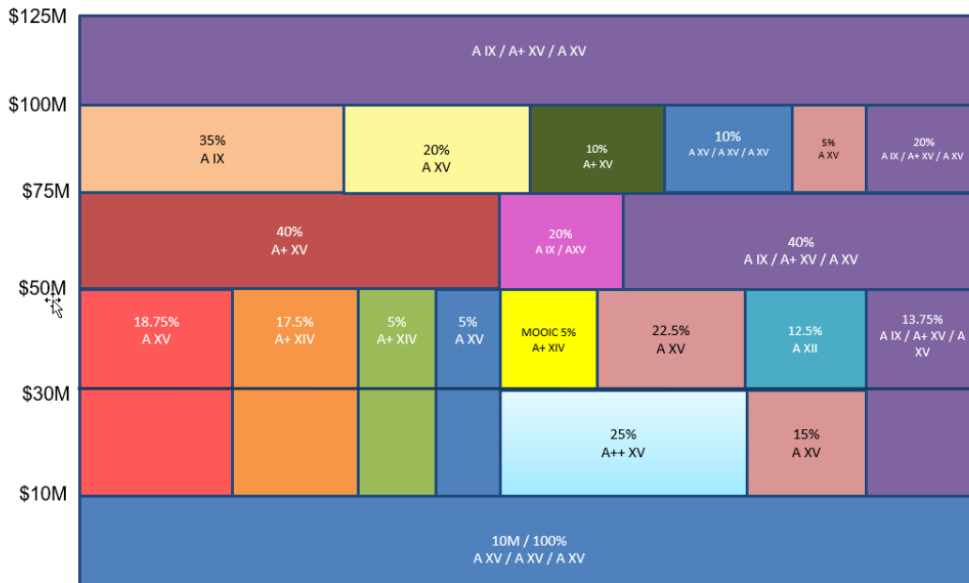
Property - Layered Insurance Program Through Lloyds and Others

Goals and Opportunities:

A layered Property solution has been used meaning that multiple companies take a portion of the risk in the event of large catastrophic events. This concept diversifies us making it easier to negotiate pricing. It also allows us to simply replace an individual partner company with the goal of keeping the pricing as low as possible. This approach and policy is for Florida only. This means that events outside Florida shouldn't affect Florida's pricing as much. MOOIC will also participate in a layer of coverage. In the event of no catastrophes in Florida, this money would be retained and grow over time to achieve the group's long-term goals.



Owner Operators Florida Insurance Program
Property Insurance Schematic
03/01/2017 to 03/01/2018
28 Lloyds Synd. + 17 Insurance Comp. = 45 Total Participants



Summary:

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