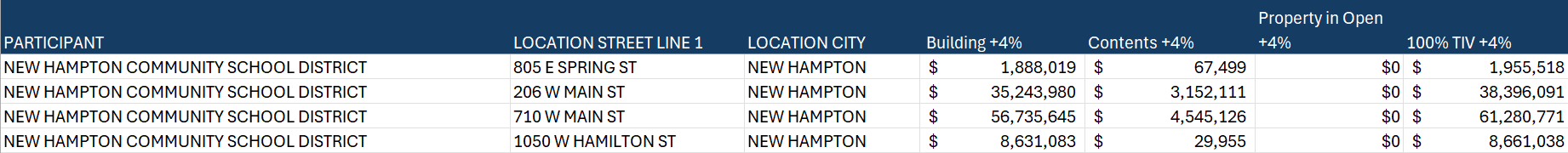
**New Hampton CSD SPF25**

The properties we show at risk to EMC’s 1% deductible:



Total property values for the district that are exposed to the 1% deductible = $110,293,418

District’s wind/hail deductible assuming all properties shown are damaged in a storm = $110,293,418 \* 1% = $1,102,934

vs

By participating in the SPF, the district’s deductible exposure is reduced to $25,000 per storm

SPF contribution = $43,445