Fulmont Mutual Insurance Company
2013 Reinsurance Program
Effective: January 1, 2013

Policies with Risk PML's Excess $750,000

Policy Number	Insured	Policy Period	Risk PML	Occupancy	Construction / #0f Stories		Protection	Total Policy Premium	Property Premium	Excess of $750,000	Ceded Premium
BOP SD09123028201	Glv House of Pizza	2012-2013	1,050,000	Restaurant	Masonry	1	Protected	$4,627.07	$3,007.60	300,000	
BOP SD13025919802	Murdock	2012-2013	1,057,240	Restaurant	Frame	1	Protected	6,642.06	$4,317.34	307,240	
SMP S411043781101	Sniezyk	2012-2013	900,000	Club House	Frame	1	Semi-Prot	14,361.06	5,497.00	150,000	
FO F294068040901	Skiff	2012-2013	800,000	Farm	Frame	1	Semi-Prot	4,287.14	3,858.43	50,000	
BOP SD03103213203	Grigoli	2012-2013	906,000	Restaurant	Masonry	3	Protected	2,134.51	1,387.43	156,000	
SMP S710082265201	Drumm	2012-2013	825,000	MFG leather go	Masonry	1	Highly-Prot	3,917.66	3,188.00	75,000	
BOP SD12015170702	Marra	2012-2013	770,600	Funeral Home	Masonry	1	Highly-Prot	4,652.14	3,023.89	20,600	
BOP SD13022824801	Fuel & Food	2012-2013	1,019,330	Convenience St	Masonry	1	Semi-Prot	3,921.14	2,548.74	269,330	
BOP SD14124774502	Lepages Dist Inc	2012-2013	952,000	Deli	Frame	2	Highly-Prot	4,892.87	3,180.37	202,000	
										1,530,170	$4,000.00

Policy Type	Property Premium %
FO	90%
BOP	65%
LPP	65%
SMP	100%

Property Loss History

Insured	DOL	Loss $		Loss Description
Sniezyk	9/15/2008	1,809.95		Wind loss screens/poles
Sniezyk	2/15/2011	8,654.35		Barn Roof collapse
Glv Hse Pizza	1/10/2009	17,599.05		Freezing Pipes
Grigoli	3/31/2003	1,656.50		Break in/Theft
Grigoli	4/9/2003	1,656.50		Break in/Theft
Grigoli	5/21/2010	288.80		Broken Glass falling object