

INSURANCE PROGRAM PROPOSAL

for

RAHAL INC.

Presented by:

October 14, 2015

The Power of Partnership...

Lykes Insurance has the experience and resources to bring solutions in the management of your total cost of risk:

- Financial Strength
- Brokerage Services
- Strong Carrier Relationships
- Coverage Assessment
- Resource Groups
- Claims Management
- Risk Mitigation Planning
- Loss Control Consulting
- Employee Benefits
- Personal Risk Security
- Bonding
- Marine

**With Lykes Insurance,
Experience the Power of Partnership
is more than a slogan.**

It is a business philosophy that defines the value of our relationships with our clients and our insurance company partners. Each Lykes colleague understands that a strong partnership is built upon a solid foundation of integrity and professional responsiveness through personal relationships.

Lykes Insurance, Inc. is one of the diverse interests of **Lykes Bros, Inc.**, a Florida corporation founded by the Lykes Family of Tampa, Florida, in 1910.

Lykes Insurance, Inc. has been meeting the insurance and risk services needs of Floridians since 1925. Through our offices located in **Tampa, Fort Myers, Winter Park (Orlando)** and **Miami**, thousands of businesses and individuals look to Lykes Insurance as their insurance brokerage and risk services provider.

Our depth of experience enables us to understand and respond to the complex risk management requirements of our clients. We offer a wide variety of services and resources designed to assist you in minimizing your total cost of risk.

In addition to expertise and broad insurance company representation, Lykes Insurance colleagues understand the partnership responsibility we have in the growth and profitability of our clients, and have the experience and resources to fulfill this purpose.

We sincerely appreciate this opportunity to present to you the following proposed program.

This summary of insurance is general in nature and does not extend or alter the coverage afforded by any policy or policies described or proposed herein, as the coverage is subject to all of the terms and conditions of the actual policy. **NOTE:** Lykes is not involved in the business of giving legal advice. Whenever questions arise, clients are urged to seek the counsel of a competent attorney licensed in Florida and familiar with the Florida Insurance Code.

TEAM LYKES

Lykes Insurance is committed to building trust and confidence with our clients by providing professional and responsive service, by offering superior quality products, and by being cost conscious for our clients. To fulfill this mission, Lykes has brought together a team of insurance professionals who share this commitment. Our “partnership” approach to the administration of your insurance program is directed through a team dedicated to your account.

Following are the Lykes team members responsible for the management of your insurance program:

Account Executive

Maribel Suggs- *Client Service Specialist*
msuggs@lykesinsurance.com

Claims Specialist –

Jennifer Butler – *Property & Casualty Claims Consultant*
jbutler@lykesinsurance.com

Data Support –

Debbie Green
dgreen@lykesinsurance.com

Workers Compensation Claims Consultant –

Anna M. Evans, ACA, CWC, PHR
aevans@lykesinsurance.com

Loss Control Consultant –

Roger K. Snyder, LCS, STS
rsnyder@lykesinsurance.com

This summary of insurance is general in nature and does not extend or alter the coverage afforded by any policy or policies described or proposed herein, as the coverage is subject to all of the terms and conditions of the actual policy. **NOTE:** Lykes is not involved in the business of giving legal advice. Whenever questions arise, clients are urged to seek the counsel of a competent attorney licensed in Florida and familiar with the Florida Insurance Code.

PROPERTY

Insurer: Scottsdale Insurance Company
Best Rating: A +

LOCATION

1 5604 Old Cheney Hwy (JM)
Orlando, FL 32807

LIMIT OF COVERAGE

SUBJECT	AMOUNT	COIN %	DEDUCTIBLE	WIND/HAIL DEDUCTIBLE	VALUATION
Loc #: 1-1 BUILDING	\$ 283,000	80	\$1,000	5%	RC

COVERAGE TERMS

- Causes of Loss form used: SPECIAL

This summary of insurance is general in nature and does not extend or alter the coverage afforded by any policy or policies described or proposed herein, as the coverage is subject to all of the terms and conditions of the actual policy. **NOTE:** Lykes is not involved in the business of giving legal advice. Whenever questions arise, clients are urged to seek the counsel of a competent attorney licensed in Florida and familiar with the Florida Insurance Code.

COINSURANCE

The Coinsurance Clause applies to Buildings, Personal Property, Business Interruption and other coverages as specified on the policy declaration page. The effect of the Coinsurance Clause on the insured who has a loss and is under-insured is that he pays part of the loss out of his own pocket. The Coinsurance formula (disregarding any deductibles) is:

Amount of Insurance Carried

Amount of Insurance Required x Loss = Amount Paid by Company

Example 1 (No Coinsurance Penalty Involved)

Building Value	\$100,000
Coinsurance Clause	80%
Amount of Insurance Carried	\$ 80,000
Amount of Insurance Required	\$ 80,000
Amount of Loss	\$ 20,000

Formula:

\$80,000

\$80,000 x \$20,000 (loss) = \$20,000 Paid by Insurance Company

Example 2 (Coinsurance Penalty Involved)

Building Value	\$100,000
Coinsurance Clause	80%
Amount of Insurance Carried	\$ 50,000
Amount of Insurance Required	\$ 80,000
Amount of Loss	\$ 20,000

Formula:

\$50,000

\$80,000 x \$20,000 (loss) = \$12,500 Paid by Insurance Company

This leaves \$7,500 to be paid by Policyholder (the coinsurance penalty)

This summary of insurance is general in nature and does not extend or alter the coverage afforded by any policy or policies described or proposed herein, as the coverage is subject to all of the terms and conditions of the actual policy. **NOTE:** Lykes is not involved in the business of giving legal advice. Whenever questions arise, clients are urged to seek the counsel of a competent attorney licensed in Florida and familiar with the Florida Insurance Code.

GENERAL LIABILITY

Insurer: Scottsdale Insurance Company

Best Rating: A +

LIMITS OF LIABILITY

Each Occurrence	\$	1,000,000
General Aggregate	\$	2,000,000
Products & Completed Operations Aggregate	\$	1,000,000
Personal & Advertising Injury	\$	1,000,000
Damage to Premises Rented to you	\$	100,000
Medical Payments (<i>Any one person</i>)	\$	5,000

LIABILITY EXPOSURES:

DESCRIPTION	CODE	PREMIUM BASIS*
Convenience Store (No gas pump s) leased to others -lessor li ab.	61217	2,880 (A)

**Premium is subject to annual adjustment by audit*

(S) – Gross Sales

(P) – Payroll

(A) – Area

(C) – Total Cost

(M) – Admissions

(U) – Unit

(T) – Other

COVERAGE TERMS

- Total Liquor Exclusion
- Professional Exclusion “Any And ALL Professional Exposures
- Total Pollution Exclusion

This summary of insurance is general in nature and does not extend or alter the coverage afforded by any policy or policies described or proposed herein, as the coverage is subject to all of the terms and conditions of the actual policy. **NOTE:** Lykes is not involved in the business of giving legal advice. Whenever questions arise, clients are urged to seek the counsel of a competent attorney licensed in Florida and familiar with the Florida Insurance Code.

GENERAL LIABILITY

DISCLAIMERS (Copy & Paste to Appropriate Section of Proposal)

ADDITIONAL INSURED ENDORSEMENT (ADD TO GL COMMENTS IF APPLICABLE)

FOR AUTO-OWNERS

The additional insured endorsement provides primary and non-contributory coverage for liability arising out of your “ongoing operations” and excludes products/completed operations coverage for additional insureds. ***Any changes to this form of coverage require advanced approval by the Auto-Owners underwriter and will be subject to additional premium.***

EIF and Stucco exclusion – Exterior stucco has now been added to the list of exclusions on your policy.

FOR CNA

Coverage includes the Blanket Additional Insured Endorsement. Note that the blanket additional insured endorsement provides coverage for liability arising out of “your work” but excludes products/completed operations coverage for additional insureds. Coverage is primary and non-contributory if required by contract. ***Any changes to this form of coverage require advanced approval by the CNA underwriter and will be subject to a additional premium.***

FOR NATIONAL TRUST (FCCI)

Coverage includes the Blanket Additional Insured Endorsement. Note that the blanket additional insured endorsement provides coverage for liability arising out of your “ongoing operations” and excludes products/completed operations converge for additional insureds. ***Any changes to this form of coverage require advanced approval by the FCCI underwriter and will be subject to an additional premium.***

FOR AUTO-OWNERS, FLORIDA HOME BUILDERS & WESTFIELD

Work Performed by Subcontractors – (Auto-Owners) has now excluded work performed by subcontractors. It is necessary to be sure that all subcontractors carry adequate limits of insurance and add your as an additional insured.

This summary of insurance is general in nature and does not extend or alter the coverage afforded by any policy or policies described or proposed herein, as the coverage is subject to all of the terms and conditions of the actual policy. **NOTE:** Lykes is not involved in the business of giving legal advice. Whenever questions arise, clients are urged to seek the counsel of a competent attorney licensed in Florida and familiar with the Florida Insurance Code.

PREMIUM SUMMARY

LINE OF COVERAGE	POLICY TERM:	EXPIRING PREMIUM	PREMIUM
Commercial Package	10/31/15 to 10/31/16	\$3,813.99	\$3,379.07
TOTAL		\$3,813.99	\$3,379.07

PAYMENT PLAN

- Payment in full

IN ORDER TO BIND WE NEED:

- Check made payable to Lykes Insurance, Inc.
- Signed accord application (plus surplus lines disclosure and terrorism form)
- Signed coverage option proposal form
- Signed acceptance proposal form

NOTE:

Quote expires 10/31/2015

This summary of insurance is general in nature and does not extend or alter the coverage afforded by any policy or policies described or proposed herein, as the coverage is subject to all of the terms and conditions of the actual policy. **NOTE:** Lykes is not involved in the business of giving legal advice. Whenever questions arise, clients are urged to seek the counsel of a competent attorney licensed in Florida and familiar with the Florida Insurance Code.

PROPOSAL ACCEPTANCE

I accept the coverage, terms and conditions as outlined in the proposal presented by Lykes Insurance Inc. I understand the abbreviated outlines of coverage used throughout this proposal are not intended to express any legal opinion as to the nature of coverage. **Additional coverage and higher limits may be available.** They are only visuals to a basic understanding of coverage. Any change to this proposal as agreed upon by the insured, agent and company is outlined below.

The following are the agreed upon changes to the proposal:

Agency Account

Rahal Inc.

Date Signed

Date Signed

This summary of insurance is general in nature and does not extend or alter the coverage afforded by any policy or policies described or proposed herein, as the coverage is subject to all of the terms and conditions of the actual policy. **NOTE:** Lykes is not involved in the business of giving legal advice. Whenever questions arise, clients are urged to seek the counsel of a competent attorney licensed in Florida and familiar with the Florida Insurance Code.

COVERAGE OPTIONS

Consideration should be given to the following additional coverage enhancements to your current insurance program:

PROPERTY

- **Amount of Insurance** *(review Building, Contents, and Business Interruption amounts of insurance for adequacy. Keep in mind that due to recent hurricane seasons, building code changes and materials and labor shortages have increased the cost of construction exponentially.)*
- **Appraisal Suggested** *(in order to more accurately ascertain the current replacement cost of buildings and personal property, a professional appraisal should be done.)*
- **Business Income** *(covers the lost earnings and extra expenses that accompany a direct loss or damage to property at the described premises)*
- **Extra Expense** *(to cover increased cost of continuing business operations after direct loss to insured property by a covered peril)*
- **Contingent Business Interruption** *(covers loss of earnings arising out of interruption of businesses upon which you depend as suppliers or purchasers of your products or services.)*
- **Off-Premises Power Failure** *(extends coverage to business interruption losses you could sustain as a result of damage to an off-premises power facility.)*
- **Flood** *(provides coverage for loss caused by flood to buildings or personal property which is excluded under the property coverage section)*
- **Earthquake** *(provides coverage for loss caused by an earthquake to buildings or personal property which is excluded under the property coverage section)*
- **Building Ordinance** *(buildings may not comply with current building, zoning or land use codes. Coverage can be provided for the value of the undamaged portion of the building, required demolition, and increased cost of construction to comply with local laws.)*
- **Builders Risk** *(coverage is designed to provide protection needed by owners and/or contractors on property during its construction, installation, or repair to protect buildings while under construction, construction materials and equipment/property that will become a part of the completed structure.)*
- **Contractors Equipment** *(equipment, machinery, tools, and supplies away from the insured premise may not be covered and should be separately covered)*
- **Peak Season Coverage** *(provides additional coverage during selected periods of time when personal property values increase substantially)*
- **Transit Coverage** *(provides coverage for goods if damaged or lost while being transported by described vehicles)*
- **Systems Breakdown** *(covers equipment losses specifically excluded under most property insurance policies, including explosion of pressure vessels, electric arcing and mechanical breakdown. Coverage can be provided for both direct damage and business interruption losses).*

This summary of insurance is general in nature and does not extend or alter the coverage afforded by any policy or policies described or proposed herein, as the coverage is subject to all of the terms and conditions of the actual policy. **NOTE:** Lykes is not involved in the business of giving legal advice. Whenever questions arise, clients are urged to seek the counsel of a competent attorney licensed in Florida and familiar with the Florida Insurance Code.

- **Selling Price Clause** *(a selling price clause could be added to provide settlement of merchandise losses to be based on selling price instead of replacement cost. Selling price includes profit).*
- **Electronic Data Processing Equipment (EDP)** *(a broader specially tailored policy form is available that insures property and causes of loss excluded under conventional "special risk" property policies.)*
- **Installation Floater** *(provides coverage for building materials left on the jobsite not yet installed).*
- **Trees, Shrubs, and Plants** *(existing coverage includes trees, shrubs, and plants, but only for the perils of fire, lightning, explosion, riot, and aircraft damage. Coverage for other perils is available and should be considered.)*
- **Windstorm Deductible Buyback** *(many policies include large percentage deductibles on the perils of windstorm or hurricane. It is possible to buy back this coverage and should be considered.)*
- **Coverage for Additional Exposures** *(the inclusion of coverage for the presently uninsured property would be relatively inexpensive and should be given consideration: accounts receivable, valuable papers, improvements & betterments, property of others, fine arts.)*

CRIME

- **Employee Dishonesty** *(to provide coverage for theft by an employee)*
- **Theft, Disappearance & Destruction** *(loss by theft of money or securities)*

LIABILITY

- **Named Insured** *(review all entities to be sure they are all correctly described and named on your insurance policy).*
- **Employment Practices Liability** *(provides protection against allegations of discrimination, sexual harassment, wrongful termination, failure to employ/promote, wrongful discipline, etc.)*
- **Higher Limits** *(higher limits for comprehensive general liability are recommended).*
- **Non-Owned Aircraft or Watercraft** *(review exclusions and length limitations to be sure they will not deprive you of protection for any size watercraft you might reasonably anticipate using.)*
- **Employee Benefits Liability** *(the administration of an employee benefit plan exposes you to claims that could arise out of improperly counseling plan participants, improperly interpreting coverage, handling records carelessly, or failing to enroll or terminate plan participants properly).*
- **Fiduciary Liability** *(The Pension Reform Act of 1974 (ERISA) has greatly expanded the responsibilities and liability of fiduciaries under private pension and employee benefit plans. Insurance coverage is available to cover the personal liability exposure of a fiduciary or trustee for negligent acts or violations of any of the provisions of the Act.)*
- **Liquor Liability** *(liability arising out of the sale of alcohol is excluded under general liability. This coverage should be purchased separately on a liquor liability policy).*
- **Pollution Liability** *(provides coverage for bodily injury and property damage resulting from a covered pollution incident which you are legally required to pay).*

This summary of insurance is general in nature and does not extend or alter the coverage afforded by any policy or policies described or proposed herein, as the coverage is subject to all of the terms and conditions of the actual policy. **NOTE:** Lykes is not involved in the business of giving legal advice. Whenever questions arise, clients are urged to seek the counsel of a competent attorney licensed in Florida and familiar with the Florida Insurance Code.

- **Asbestos/Lead Paint Liability** *(an absolute exclusion exists with regards to losses arising from asbestos or lead paint. Special policies may be available to address this exposure).*
- **Professional (Errors & Omissions) Liability** *(insurance that protects against liability for committing an error or omission in performance of professional duties. Generally, such policies are designed to cover financial losses rather than liability for bodily injury or property damage).*

AUTOMOBILE

- **Uninsured Motorists** *(pays for bodily injury to anyone in your vehicle if such injury is caused by a motorist who is not insured or carries low limits of liability coverage.)*
- **Hired & Non-Owned Liability** *(covers autos you lease, hire, rent, or borrow and use in connection with your business. Also includes autos owned by your employees or members of their households but only while used in your business.)*
- **Hired & Non-Owned Physical Damage** *(covers the physical damage to rented or borrowed vehicles)*
- **Higher Limits** *(higher limits for automobile liability are recommended)*
- **Lease or Loan Gap Coverage** *(covers the difference between the vehicles actual cash value and what may be owed on the vehicle).*
- **Drive Other Car Coverage** *(covers employees who are provided Company automobiles for their full-time use if they do not own and personally insure another auto on a Personal Auto Policy.)*
- **Personal Automobile Coverage** *(Personal auto coverage provides broader coverage in some areas such as family members as insureds, liability for personally rented vehicles, vehicles borrowed by your children.)*
- **Rental Reimbursement** *(When a covered auto has suffered a physical damage loss from a covered cause of loss, rental reimbursement is provided for that auto subject to a maximum limit.)*

EXCESS LIABILITY

- **Umbrella Liability** *(provides additional limits for most primary liability coverages. In addition to providing higher limits, the Umbrella Liability policy also offers broad coverage which encompasses exposures to loss that may not be insured under primary policies)*
- **Non-Concurrent Coverage** *(it is important that all umbrella and excess liability policies and the underlying primary policies cover identical policy periods.)*
- **Personal Umbrella Liability** *(provides protection for you individually over and above your homeowners and personal auto coverage.)*

EMPLOYEE BENEFITS

- **Group Health, Dental, and Life Insurance**
- **Benergy.** *(in a time when employers are looking for cost effective efficiencies, Lykes Insurance can help with employee job satisfaction and productivity by providing support tools to manage health and benefits through a single employer-sponsored portal. Employee Benefit clients of Lykes Insurance have access to*

This summary of insurance is general in nature and does not extend or alter the coverage afforded by any policy or policies described or proposed herein, as the coverage is subject to all of the terms and conditions of the actual policy. **NOTE:** Lykes is not involved in the business of giving legal advice. Whenever questions arise, clients are urged to seek the counsel of a competent attorney licensed in Florida and familiar with the Florida Insurance Code.

Benergy, a web-based employee portal that combines benefits, health & wellness, human resources and personal information)

- **Client Community.** *(through Lykes Insurance you can have access to a powerful online HR research portal from the Bureau of National Affairs (BNA). Features of the BNA HR Toolkit include: Fast Answers™ (practical content on HR compliance and policy topics), HR model documents (sample policies, notices, forms, job descriptions, interview questionnaires and more), Simplified law summaries, expert analysis from BNA's lawyer/editors, and news and trends with weekly updates)*
- **Personal Lines Group Benefit Program** *(designed for employers with 100 or more employees, this program will offer your eligible employees access to exclusive discounted personal auto and umbrella insurance. There is no cost to the employer for this benefit.)*

OTHER

- **Review Lease Agreements** *(lease agreements contain insurance requirements and transfer liability to the lessee. Your lease agreement should be reviewed to verify that your insurance policies adequately address this exposure)*
- **Review Contracts** *(certain contracts contain insurance requirements and transfer liability. These contracts should be reviewed to verify that your insurance policies adequately address those requirements).*
- **Certificates of Insurance (Sub-Contractors)** *(You are responsible for injury to employees of sub-contractors that fail to carry required insurance coverage while working for you. Without proper evidence of coverage, your cost of sub-contracted work can be picked up as payroll by an auditor and charged as additional premium. To avoid such charges, you should require current certificates of insurance before sub-contractors are allowed to start work.)*
- **Workers Compensation Policy** *(If you are presently leasing your employees a minimum premium workers compensation policy should be purchased).*
- **Bonding** *(we have expertise in surety bonding to meet any needs you may have in this area and can arrange for the Lykes Bond Specialist to discuss our capabilities further with you)*
- **USL&H** *(the USL&H Act provides substantially higher benefits than those afforded by the state workers' compensation benefits. As a result, eligible employees may opt for the higher benefits of the USL&H Act. Due to the nature of your operations, a USL&H coverage endorsement should be added to your policy.)*
- **Maritime Endorsement (Jones Act)** *(crews of vessels on "navigable" waters are entitled to benefits under federal law known as the Jones Act. Your policy must be endorsed to provide necessary coverage for employees subject to this act.)*
- **Billing Errors & Omissions** *(Your malpractice coverage provides limited coverage for legal defense against investigations related to Medicare/Medicaid fraud or abuse or performances of medical services in excess or violation of utilization guidelines. Additional coverage beyond defense costs to include protection against fines and penalties is available in the insurance marketplace. A completed application will be required to obtain a premium indication).*
- **InScope 24/7 Access** - *You now can have 24/7 access to your account over the internet. Some of the features available are the ability to view, email, print or fax a certificate of insurance or an auto ID card; view your coverage information including the current list of vehicle, drivers, and scheduled equipment; or*

This summary of insurance is general in nature and does not extend or alter the coverage afforded by any policy or policies described or proposed herein, as the coverage is subject to all of the terms and conditions of the actual policy. **NOTE:** Lykes is not involved in the business of giving legal advice. Whenever questions arise, clients are urged to seek the counsel of a competent attorney licensed in Florida and familiar with the Florida Insurance Code.

send an email to us with questions. The connection requires a username and password be assigned and is very user friendly.

- **Sole Negligence** *(Some additional insured contractual requirements may transfer to subcontractors all liability arising from job(s) covered by that contract which could include responsibility for liability arising from the sole negligence of the additional insured. Your policy does not provide coverage for liability arising out of the sole negligence of the additional insured named on your policy, regardless of whether or not the contract imposes such liability. Before assuming such liability, you should consult your attorney for legal advice in this matter.) Acknowledged by:_____*
- **Certificates of Insurance** *should be required from all subcontractors having added your company as additional insured to their policy. There is no coverage under your policy for work provided by your subcontractors. (Auto Owners, Florida Homebuilders, Westfield)*
- **Information Risk Coverage** *(client data storage, email, and storage and management of private information on computers creates an information risk that can be protected by cyber liability coverage. This policy form provides coverage for third-party claims related to privacy injury, identity theft, or network damage)*
- **Equipment Maintenance Insurance (EMI)** *(This program allows you to capitate your equipment maintenance expense (through the insurance component) and realize cost savings on the retained expenses through administrative and data management assistance)*
- **Personal Risk Security™** *(the same attention that is given to protecting commercial assets should be devoted to personal risk management. Risk is not static. Business owners need a personal risk protection program designed to stay current with their needs and expectations)*
- **Continuity Planning** *(as with every other area of your business, it is always better to be intentional rather than random. The same is true in preparing for a catastrophe. Having a written disaster plan can give you direction and increase your potential for survival. Restoration of power, technology, space, and connectivity are critical in the first 48 to 72 hours for both you and for those vendors and suppliers you depend on for your business. Agility Recovery Solutions (<http://www2.agilityrecovery.com>) is a resource available through Lykes that you can use to outsource delivery of those key recovery elements.)*
- **Payroll Service** *Lykes Insurance, Inc. has partnered with **Infinisource** to provide you with a fully integrated internet payroll service that is designed to handle payroll needs through real time web based processing with a very user-friendly, step-by-step process that is fast and efficient.*
- **HR Risk Mitigation** *Lykes Insurance, Inc. has partnered with **Global HR Research**, a locally based, industry-leading provider of web-based drug testing, background screening, talent management and assessment solutions to provide our clients with risk mitigation for all your human resources needs. This provides our clients with preferred access to pre-employment risk mitigation solutions for hiring that fit seamlessly into your workflow. This includes:*
 - *Florida Drug Free Workplace and DOT Solutions*
 - *Substance Abuse Testing*
 - *Background Screening*
 - *I-9 Verification*
 - *Applicant Tracking*
 - *Employee Assessments*

This summary of insurance is general in nature and does not extend or alter the coverage afforded by any policy or policies described or proposed herein, as the coverage is subject to all of the terms and conditions of the actual policy. **NOTE:** Lykes is not involved in the business of giving legal advice. Whenever questions arise, clients are urged to seek the counsel of a competent attorney licensed in Florida and familiar with the Florida Insurance Code.

The above options have been explained to me and I would like premium quotations on those indicated.

Signed: _____ Date: _____
Rahal Inc.

This summary of insurance is general in nature and does not extend or alter the coverage afforded by any policy or policies described or proposed herein, as the coverage is subject to all of the terms and conditions of the actual policy. **NOTE:** Lykes is not involved in the business of giving legal advice. Whenever questions arise, clients are urged to seek the counsel of a competent attorney licensed in Florida and familiar with the Florida Insurance Code.