

LSJ HOMEOWNERS INSURANCE ANALYSIS				
Years	Premium	Surplus Tax 5%	VI Tax .0045%	Total
terminated 11-30-2011	325,000	16,250	1,463	342,713
	*			
12-1-2011 thru 11-30-2012	338,000	16,900	1,521	356,421
12-1-2012 thru 11-30-2013	351,520	17,576	1,582	370,678
12-1-2013 thru 11-30-2014	365,581	18,279	1,645	385,505
12-1-2014 thru 11-30-2015	380,204	19,010	1,711	400,925
12-1-2015 thru 6-1-2016	197,706	9,885	890	208,481
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<b>Tota Projected Savings 12-1-2011 thru 6-1-2016</b>				<b>1,722,010</b>
	*	assumes 4% annual increase		
	**	prorated for 6 months		