

CARIBBEAN CRUISE BUY-IN	Increase in Property/ Casualty Premium	Buy-in Amount
	445,000	FREE
	440,000	175
	435,000	350
	430,000	525
	425,000	700
	420,000	875
	415,000	1,050
	410,000	1,225
	405,000	1,400
	400,000	1,575
	395,000	1,750
	390,000	1,925
	385,000	2,100
	380,000	2,275
	375,000	2,450
	370,000	2,625
	365,000	2,800
	360,000	2,975
	355,000	3,150
	350,000	3,325
	345,000	3,500
	340,000	3,675
	335,000	3,850
	330,000	4,025
	325,000	4,200
	320,000	4,375
	315,000	4,550
	310,000	4,725
	305,000	4,900
	300,000	5,075
	295,000	5,250
	290,000	5,425
	285,000	5,600
	280,000	5,775
	275,000	5,950
	270,000	6,125
	265,000	6,300
	260,000	6,475
	255,000	6,650
	250,000	6,825
	245,000	7,000

CARIBBEAN CRUISE BUY-IN	Increase in Property/ Casualty Premium	Buy-in Amount
	240,000	7,175
	235,000	7,350
	230,000	7,525
	225,000	7,700
	220,000	7,875
	215,000	8,050
	210,000	8,225
	205,000	8,400
	200,000	8,575
	195,000	8,750
	190,000	8,925
	185,000	9,100
	180,000	9,275
	175,000	9,450
	170,000	9,625
	165,000	9,800
	160,000	9,975
	155,000	10,150
	150,000	10,325
	145,000	10,500
	140,000	10,675
	135,000	10,850
	130,000	11,025
	125,000	11,200
	120,000	11,375
	115,000	11,550
	110,000	11,725
	105,000	11,900
	100,000	12,075
	95,000	12,250
	90,000	12,425
	85,000	12,600
	80,000	12,775
	75,000	12,950
	70,000	13,125
	65,000	13,300
	60,000	13,475
	55,000	13,650
	50,000	13,825
	Full Cost	14,000

Note: Every \$5,000 in P&C growth will reduce the buy-in by \$175.