HIMA PROGRAM





JANUARY 2024
PROPERTY OVERVIEW

HIMA PROGRAM

IMA is the 20th largest broker of business in the United States. One of our core beliefs is that business should be operated through specialized verticals. This belief not only leads to a competitive advantage in the marketplace, but it also serves as an additional benefit for our clients that view IMA as a true risk advisor and not just an insurance broker. Our specialization helped IMA double revenue and increase our retention over the past five years.



IMA has a deep-rooted history in the hospitality industry.

For more than 30 years, Wichita, KS, has served as the foundation for our hotel and restaurant business practice. In fact, Wichita is home to some original hotel concepts which can be seen today in flagged products such as WoodSpring Suites, Affordable Suites, and Extended Stay America.

The following presentation will provide data and details of our proprietary hotel program, HIMA. The programs risk component is primarily made up of the following types of hotels:

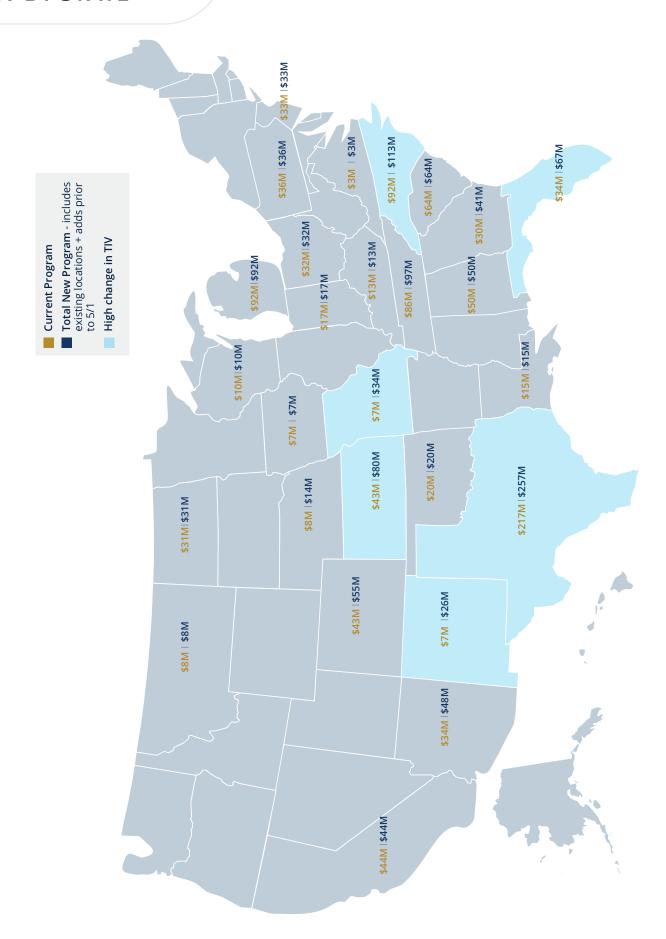
- + Frame Constructed Hotels with an average age of ten years (average year of construction 2014)
- + Average per location value of \$8.2M
- + Spread of risk where only 25% of the program's assets are in Earthquake and Tier 1 or 2 Wind Locations
- + New business pipeline that could double the size of the current program over the next 24 months

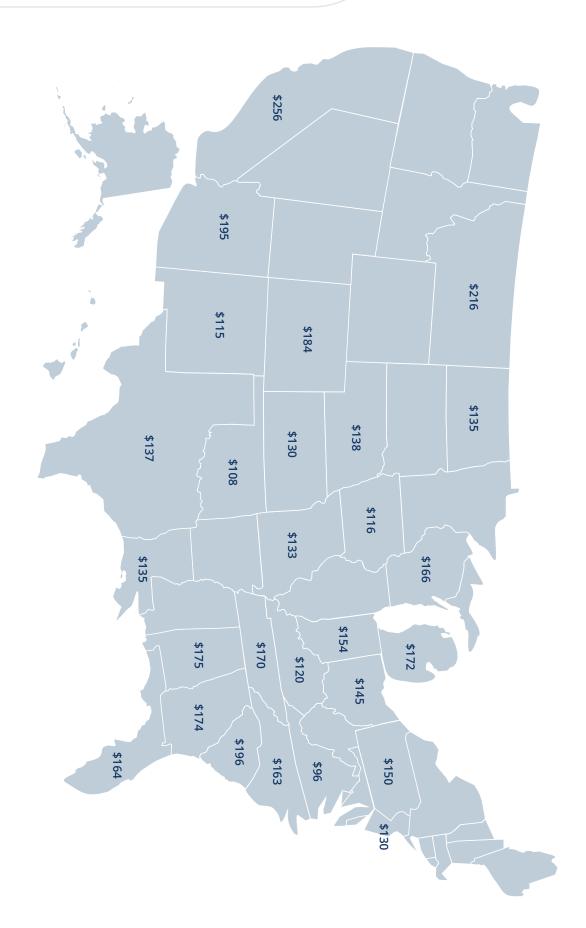
The goal of this proposal is to achieve the following results for our insureds:

- + Blended Rate pricing for the members of \$.40-.45; Understanding that Florida and locations in Tier 1 and Tier 2 locations will require higher pricing or allocation
- + Aggregate Deductible Structure with a max loss limit of \$250,000
- + \$25,000 AOP Deductible
- + \$100,000 Water Damage Deductible

It is our belief that if structured properly, IMA will be able to grow this program and will continue to be a profitable and sustainable partner for years to come. We are pleased to have the opportunity to present to you.

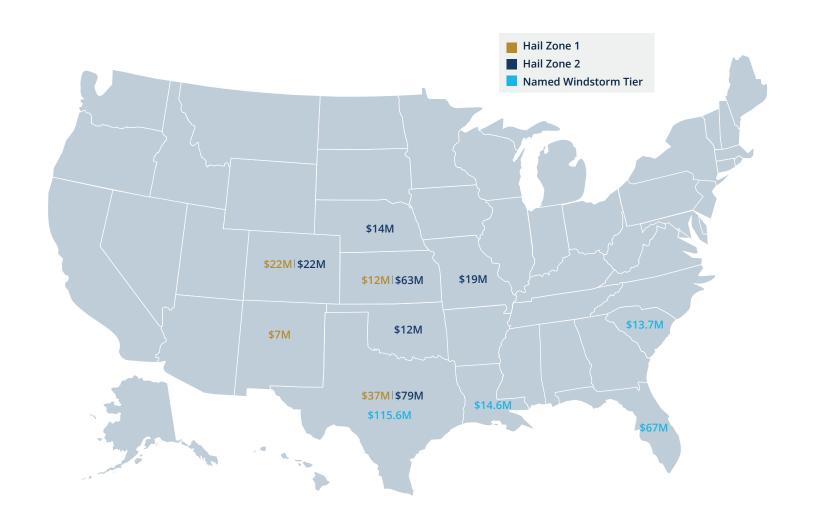
TIV BY STATE





TIV BY HAIL & WIND

(INCLUDING VALUES AT 5/1/24)



	Hail				Wind						
Zone 1		Zone 2		Tier 1		Tier 2					
Colorado	\$22M	Colorado	\$22M	Florida	\$67M	Louisiana	\$14.6M				
Kansas	\$12M	Kansas	\$63M	South Carolina	\$13.7M	North Carolina	\$4.2M				
New Mexico	\$7M	Missouri	\$19M	Texas	\$115.6M						
Texas	\$37M	Nebraska	\$14M								
		Oklahoma	\$12M								
		Texas	\$79M								

PROPERTY OVERVIEW

Franchise Type - Location	City	State	Building Limit	Personal Property Limit	Sign & Misc Equip Limit	Business Income Limit	Total TIV	Construc- tion	Year Build	# of Stories	Sprin- klered	Sq. Ft.	Bldg Cost per Sq. Ft.	EQ/ Tier/ Zone
Woodspring - Capetown Colton Hotel, LLC	Colton	CA	\$10,031,940	\$1,913,019	n/a	\$1,100,000	\$13,044,959	Frame	2020	4	Υ	48,660	\$206	EQ-CA
Woodspring - Bhavika, LLC	Stockbridge	GA	\$6,390,000	\$800,000	\$5,000	\$2,000,000	\$9,195,000	Frame	2019	4	Y	43,480	\$147	
Woodspring - Camtod San Angelo, LLC	San Angelo	TX	\$5,000,000	\$500,000	\$100,000	\$1,100,000	\$6,700,000	Frame	2015	4	Y	43,480	\$115	Zone 1
MainStay Suites	Emporia	KS	\$3,921,756			\$1,200,000	\$5,685,956		2001	3	Υ	31,000	\$127	Zone 2
Woodspring - Cherry Tree LLC	Bethlehem	PA	\$5,112,000			\$1,250,000	\$6,912,000		2009	4	Y	46,480	\$110	
Avid Hotel Conyers, GA WS Dearborn, MI	Conyers Dearborn	GA MI	\$8,000,000 \$8,828,163	\$1,100,000 \$807,505		\$2,400,000			2022	4	Y	41,050 55,687	\$195 \$159	
WS East Lansing, MI	East Lansing	MI	\$7,912,000		\$-		\$9,691,916		2023	4	Y	48,660	\$163	
WS Farmington Hills, MI	Farmington Hills	MI	\$8,200,000			\$1,000,000	\$9,871,000		2020	4	Υ	48,100	\$170	
WS Kentwood, MI (Grand Rapids)	Kentwood	МІ	\$7,750,000	\$715,005	\$-	\$1,000,000	\$9,465,005	Frame	2023	4	Y	48,660	\$159	
WS Madison Heights, MI WS Sterling Heights, MI	Madison Heights Sterling Heights	MI	\$8,200,000 \$7,750,000		\$- \$-	\$1,000,000	\$9,871,000 \$9,465,005	Frame Frame	2020	4	Y	48,100 48,660	\$170 \$159	
WS Wixom, MI (Detroit)	Wixom	MI	\$7,730,000	\$670,733		\$1,000,000	\$9,403,003	Frame	2023	4	Y	48,860	\$154	
WS Concord, NC (Charlotte	Concord	NC	\$7,500,000	\$791,445	\$-	\$1,000,000	\$9,291,445	Frame	2022	4	Y	49,910	\$150	
Speedway) WS Greensboro, NC (HighPoint)	Greensboro	NC	\$7,500,000			\$1,000,000	\$9,225,000	Frame	2022	4	Y	48,660	\$154	
WS Morrisville, NC (RDU)	Morrisville	NC	\$7,724,500	\$723,000	\$-	\$1,000,000	\$9,455,223	Frame	2022	4	Y	48,660	\$159	
WS Hermitage, TN	Hermitage	TN	\$8,031,465		\$-		\$9,836,336		2023	3	Y	46,860	\$171	
WS Smyrna, TN (La Vergne)	Smyrna	TN	\$7,500,000	\$660,000	\$-	\$1,000,000	\$9,160,000	Frame	2022	4	Υ	48,660	\$154	
Woodspring - DC Hospitality Lenexa LLC	Lenexa	KS	\$5,590,909	\$318,182	\$31,818	\$363,636	\$6,304,545	Frame	2008	4	Y	43,430	\$129	Zone 2
Woodspring - DC Hospitality - Mission LLC	Mission	KS	\$5,590,909	\$318,182	\$31,818	\$409,091	\$6,350,000	Frame	2007	4	Υ	43,430	\$129	Zone 2
Woodspring - DC Hospitality Apex, LLC	Apex	NC	\$5,590,909	\$318,182	\$31,818	\$318,182	\$6,259,091	Frame	2010	4	Y	43,430	\$129	
Woodspring - DC Hospitality Gastonia, LLC	Gastonia	NC	\$5,590,909	\$318,182	\$31,818	\$318,182	\$6,259,091	Frame	2010	4	Y	43,430	\$129	
Office - Davidson Realty Associates, LLC	Bound Brook	NJ	\$-	\$50,000	\$-	\$-	\$50,000	N/A	N/A	N/A	N/A	-	N/A	X500L
Woodspring - DC Hospitality Cherry Hill LLC	Cherry Hill	NJ	\$6,045,455	\$318,182	\$31,818	\$727,273	\$7,122,728	Frame	2017	4	Υ	48,288	\$125	
Woodspring - DC Hospitality Linden Urban Renewal LLC; DC Guest Waco LLC	Linden	NJ	\$6,045,455	\$318,182	\$31,818	\$727,273	\$7,122,728	Frame	2020	4	Y	51,000	\$119	
Woodspring - DC Hospitality South Plainfield LLC	South Plainfield	NJ	\$6,045,455	\$318,182	\$31,818	\$727,273	\$7,122,728	Frame	2017	4	Y	48,288	\$125	
Woodspring - DC Hospitality - Lebanon LLC Woodspring - DC Hospitality	Lebanon	TN	\$5,590,909	\$318,182	\$31,818	\$272,727	\$6,213,636	Frame	2008	4	Y	43,000	\$130	
Murfreesboro, LLC Woodspring - DC Guest -	Murfreesboro	TN	\$5,590,909	\$318,182	\$31,818	\$363,636	\$6,304,545	Frame	2007	4	Y	43,430	\$129	
Zarzamora, LLC	San Antonio	TX	\$5,590,909	\$318,182	\$31,818	\$409,091	\$6,350,000	Frame	2008	4	Y	43,430	\$129	Zone 2
WoodSpring Suites Dickinson	Dickinson	ND	\$4,000,000	\$320,000	\$-	\$90,000	\$4,410,000	Frame	2013	4	Y	43,430	\$92	
WoodSpring Suites Watford City ND	Watford City	ND	\$4,000,000	\$320,000	\$-	\$90,000	\$4,410,000	Frame	2014	4	Y	46,480	\$86	
Woodspring - Council Bluffs VP Investors, L.C.	Council Bluffs	IA	\$5,005,500	\$500,000	\$90,000	\$1,200,000	\$6,795,500	Frame	2009	4	Y	43,000	\$116	X500L
Woodspring - Clarksville VP Investors, LLC	Clarksville	IN	\$5,005,500	\$500,000	\$90,000	\$1,200,000	\$6,795,500	Frame	2007	4	Y	37,744	\$133	V/500/
Woodspring - JCVP Investors, LLC	Junction City	KS	\$4,526,250	\$475,000	\$90,000	\$1,100,000	\$6,191,250	Frame	2006	4	Υ	37,744	\$120	X500/ Zone 2
Woodspring - Topeka VP Investors, LLC	Topeka	KS	\$4,526,250	\$475,000	\$90,000	\$1,050,000	\$6,141,250	Frame	2006	4	Y	37,744	\$120	Zone 2
Woodspring - Liberty VP Investors, L.C. Woodspring - Bellevue VP	Liberty	МО	\$5,005,500	\$500,000	\$90,000	\$1,200,000	\$6,795,500	Frame	2006	4	Y	37,744	\$133	Zone 2
Investors, LLC Woodspring - Hobbs VP Inves-	Bellevue	NE	\$6,005,500			\$1,200,000	\$7,795,500		2010	4	Y	43,430	\$138	Zone 2
tors, LLC Woodspring - Killeen VP Inves-	Hobbs	NM	\$5,005,500			\$1,200,000	\$6,705,500		2015	4	Y	43,480	\$115	Zone 1
tors, LLC	Killeen	TX	\$4,526,250			\$1,200,000	\$6,291,250		2006	4	Y	37,744	\$120	Zone 2
Everhome Suites - Corona Real Estate Management	Corona	CA	\$14,300,000			\$1,080,000			2022	3	Y	48,000	\$298	EQ-CA
Company	Overland Park	KS	\$-	\$117,053	\$-	\$-	\$117,053	N/A	N/A	N/A	N/A	-	N/A	Zone 2
Woodspring - JALAN LLC	Allentown	PA	\$5,600,000	\$550,000	\$100,000	\$1,250,000	\$7,500,000	Frame	2016	4	Y	46,396	\$121	
WoodSpring DEA Jacksonville, LLC; Lennox Jacksonville, LLC; Jackson WSS Partners, LLC Tenants-in-Common	Jacksonville	FL	\$5,600,000	\$350,000	\$52,000	\$600,000	\$6,602,000	Frame	2006	4	Y	37,744	\$148	Tier 1
WoodSpring - Lennox Browns- ville, LLC	Brownsville	TX	\$5,714,221	\$750,000	\$-	\$1,600,000	\$8,064,221	Frame	2006	4	Y	43,430	\$132	Tier 1
WoodSpring - Lennox Harlingen, LLC	Harlingen	TX	\$5,400,831	\$750,000	\$-	\$1,500,000	\$7,650,831	Frame	2007	4	Υ	43,430	\$124	Tier 1
WoodSpring Lennox Las Colinas, LLC	Irving	TX	\$5,964,000			\$1,000,000	\$7,777,000		2016	4	Y	53,000	\$113	Zone 1
StayAPT Auburn	Auburn	AL		\$1,100,000	\$35,000				2023	3	Y	52,510	\$175	
StayAPT Suites LG APT AL Huntsville Tehcnol-	Dothan	AL		\$1,000,000	\$25,000		\$7,741,015		2022	2	Y	40,084	\$152	
ogy LLC	Huntsville	AL	\$7,700,000	\$1,164,316	\$25,000	\$815,511	\$9,704,827	Frame	2022	3	Υ	52,752	\$146	

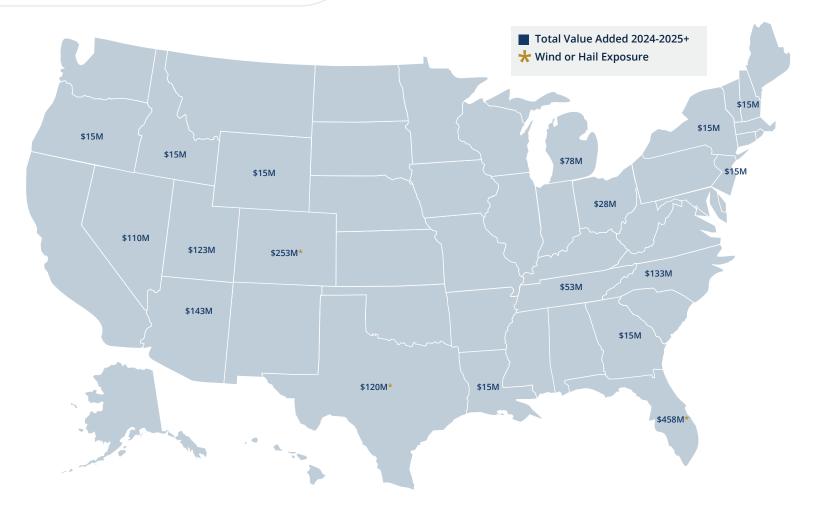
Franchise Type - Location	City	State	Building Limit	Personal Property Limit	Sign & Misc Equip Limit	Business Income Limit	Total TIV	Construc- tion	Year Build	# of Stories	Sprin- klered	Sq. Ft.	Bldg Cost per Sq. Ft.	EQ/ Tier/ Zone
StayAPT Suites	Montgomery	AL	\$9,000,000	\$500,000	\$25,000	\$785,391	\$10,310,391	Frame	2022	2	Υ	45,035	\$200	
Hawthorn Suites	Kentwood	MI	\$11,400,000	\$525,000	\$25,000	\$412,756	\$12,362,756	Frame	2003	2	N	57,166	\$199	
Hawthorn Suites Affordable Suites	Warren Conover	MI NC	\$9,900,000	\$1,500,000 \$129,000	\$25,000 \$25,000	\$368,964 \$406,313	\$11,793,964	Frame Frame	2005	3	Y	46,599 22,000	\$212 \$164	Tier 2
Affordable Suites Affordable Suites	Gastonia	NC	\$2,600,000	\$129,000	\$25,000	\$154,055	\$4,160,313 \$2,866,055	Frame	2000	2	Y	14,442	\$180	Her Z
StayAPT Suites	Goldsboro	NC	\$6,000,000		\$25,000	\$782,839	\$7,371,839	Frame	2020	2	Y	29,018	\$207	
Affordable Suites	Greenville	NC	\$3,600,000	\$129,000	\$25,000	\$407,297	\$4,161,297	Frame	2000	2	Y	22,000	\$164	
Affordable Suites	Lexington	NC	\$2,800,000	\$99,000	\$25,000	\$127,154	\$3,051,154	Frame	2001	2	Υ	16,364	\$171	
Office	Matthews	NC	\$250,000	\$250,000	\$-	\$-	\$500,000	Masonry Non- Comb	2002	2	Y	5,000	\$50	
StayAPT Suites	Morrisville	NC	\$6,300,000	\$450,000	\$25,000	\$616,731	\$7,391,731	Frame	2021	2	Y	32,365	\$195	
Affordable Suites	Salisbury	NC	\$3,300,000	\$99,000	\$25,000	\$212,156	\$3,636,156	Frame	2001	2	Y	19,987	\$165	
Affordable Suites	Shelby	NC	\$3,000,000	\$99,000	\$25,000	\$194,365	\$3,318,365	Frame	2002	2	Υ	17,112	\$175	
Affordable Suites	Florence	SC	\$3,000,000	\$87,000	\$25,000	\$173,210	\$3,285,210	Frame	2000	2	Y	17,636	\$170	
StayAPT Suites	Greenville	SC	\$8,275,000	\$500,000	\$25,000	\$916,883	\$9,716,883	Frame	2021	2	Y	33,187	\$249	
StayAPT Suites	Irmo	SC	\$13,300,000	\$950,000	\$25,000	\$846,211	\$15,121,211	Frame	2021	3	Υ	52,539	\$253	
Stay Apt North Charleston	Ladson	SC		\$1,100,000	\$40,000	\$740,000	\$10,880,000	Frame	2023	3	Y	50,922	\$177	T: 4
Affordable Suites	Myrtle Beach	SC SC	\$2,900,000	\$93,000	\$25,000	\$118,802	\$3,136,802	Frame	2001	2	Y	17,068 40,449	\$170 \$158	Tier 1
StayAPT Suites Affordable Suites	Rock Hill Sumter	SC	\$6,400,000 \$2,700,000	\$800,000 \$99,000	\$12,000 \$25,000	\$664,965 \$117,250	\$7,876,965 \$2,941,250	Frame Frame	2000	2	Y	15,647	\$173	
StayAPT Suites / LG APT TN														New
Jackson LLC	Jackson	TN	\$5,800,000	\$300,000	\$35,000	\$688,356	\$6,823,356	Frame	2023	2	Y (85%)	39,952	\$145	Madrid
StayAPT Suites	Ooltewah	TN	\$6,400,000	\$500,000	\$20,000	\$616,644	\$7,536,644	Frame	2020	2	Υ	32,365	\$198	
StayAPT Suites	Live Oak	TX	\$7,000,000	\$1,200,000	\$25,000	\$780,843	\$9,005,843	Frame	2022	2	Υ	57,752	\$121	Zone 2
StayAPT Suites	San Antonio	TX		\$1,200,000	\$25,000	\$842,440	\$11,167,440	Frame	2022	2	Y	59,784	\$152	Zone 2
StayAPT Suites	Webster	TX	\$7,500,000	\$950,000	\$25,000	\$746,763	\$9,221,763	Frame	2021	2	Y	45,000	\$167	Tier 1
Affordable Suites	Charlottesville	VA	\$2,800,000	\$177,000	\$25,000	\$474,207	\$3,476,207	Frame	1999	2	Y	29,018	\$96	
Woodspring - LHF I Charlotte Belgate, LLC Cardinal OKC LLC - Winslow	Charlotte	NC	\$12,400,000	\$550,000	\$50,000		\$15,423,727	Frame	2020	4	Y	48,500	\$256	
Hotel	Oklahoma City	OK	\$5,000,000	\$1,000,000	\$20,000	\$1,500,000	\$7,520,000	Frame Masonry	2004 1985	4	Y	50,659	\$99	
Snowmass Mountain Chalet	Snowmass Village	СО	\$8,533,865	\$1,000,000	\$-	\$1,000,000	\$10,533,865	Non- Comb	1999	1	Partial	46,129	\$185	
Woodspring - New Era Colum- bus II, LLC	Columbus	ОН	\$5,112,000	\$408,000	\$142,000	\$1,000,000	\$6,662,000	Frame	2008	4	Y	43,480	\$118	
Woodspring - VP Columbus, LLC	Urbancrest	ОН	\$7,500,000	\$750,000	\$150,000	\$1,000,000	\$9,400,000	Frame	2015	4	Υ	43,482	\$172	
Woodspring - New Era FW, LLC	Fort Worth	TX	\$7,500,000	\$750,000		\$1,000,000	\$9,400,000	Frame	2020	4	Y	48,412	\$155	Zone 1
Woodspring - New Era SA, LLC	San Antonio	TX	\$7,500,000	\$750,000	\$150,000	\$1,000,000	\$9,400,000	Frame	2018	4	Υ	43,000	\$174	Zone 2
WoodSpring - New Era SA III, LLC	San Antonio	TX	\$7,500,000	\$750,000	\$150,000	\$1,000,000	\$9,400,000	Frame	2022	4	Υ	48,412	\$155	Zone 2
Woodspring - New Era SA II, LLC	San Antonio	TX	\$7,500,000	\$750,000	\$150,000	\$1,000,000	\$9,400,000	Frame	2019	4	Y	44,000	\$170	Zone 2
Woodspring - New Era Mil I, LLC		WI	\$8,000,000	\$750,000		\$1,000,000	\$9,900,000	Frame	2023	4	Y	48,100	\$166	
WoodSpring Suites	Harrisburg	PA	\$8,600,000	\$641,875	\$50,000	\$985,000	\$10,276,875	Frame	2019	4	Υ	47,000	\$183	
Woodspring Hotel	Monmouth Junction	NJ	\$7,242,000	\$815,000	\$35,000	\$3,500,000	\$11,592,000	Frame	2022	4	Y	48,500	\$149	
SSH Hotel Property V LLC / WoodSpring Suites	Chandler	AZ	\$9,500,000	\$900,000	\$-	\$1,500,000	\$11,900,000	Frame	2023	4	Y	48,660	\$195	Flood Zone
SSH/BG Edge Hotel Group, LLC (Genesis) - WoodSpring Suites Phoenix-Deer Valley	Phoenix	AZ	\$8,750,000	\$750,000	\$50,000	\$1,000,000	\$10,550,000	Frame	2022	4	Y	46,159	\$190	
SSH Hotel Property VII LLC / WoodSpring Suites	Tolleson	AZ	\$9,800,000	\$850,000	\$-	\$1,300,000	\$11,950,000	Frame	2023	4	Y	48,660	\$201	
SSH/BG Edge Hotel Group, LLC (Genesis) - WoodSpring Suites	Broomfield	СО	\$8,500,000	\$750,000	\$50,000	\$1,000,000	\$10,300,000	Frame	2021	4	Y	47,992	\$177	Zone 2
SSH Hotel Property VI LLC / Woodspring Suites	Fort Collins	СО	\$9,720,000	\$800,000	\$-	\$1,300,000	\$11,820,000	Frame	2023	4	Y	48,660	\$200	Zone 2
SSH/BG Edge Hotel Group, LLC (Genesis) -WoodSpring Suites Thornton-North Denver	Thornton	СО	\$8,500,000	\$750,000	\$50,000	\$1,000,000	\$10,300,000	Frame	2021	4	Υ	48,660	\$175	Zone 1
SSH/BG Edge Hotel Group, LLC (Genesis) - Leased Office Space	Kansas City	МО	\$-	\$10,000	\$-	\$-	\$10,000	N/A	N/A	2	N/A	1,805	N/A	Zone 2
Wilkes Barre WSS LLC -Wood-	Wilkes Barre	PA	\$9,200,000	\$800,000	\$50,000	\$985,000	\$11,035,000	Frame	2016	4	Υ	49,000	\$188	
Spring - Extended Stay Hotel Super 8	Brenham	TX	\$2,556,000	\$612,000	\$-	\$400,000	\$3,568,000	Frame	2011	2	Y	24,662	\$104	
Warner Louisiana, LLC; RS Baypoint Louisiana, LLC; REP Westside Louisiana, LLC; REP Friedman Louisiana, LLC	Lafayette	LA	\$6,029,921	\$300,000		\$1,029,474	\$7,359,395	Frame	2016	4	Y	43,430	\$139	Tier 2
Warner Louisiana, LLC; RS Baypoint Louisiana, LLC; REP Westside Louisiana, LLC; REP Friedman Louisiana, LLC	Lake Charles	LA	\$5,661,685	\$350,000	\$-	\$1,254,633	\$7,266,318	Frame	2013	4	Y	43,430	\$130	Tier 2
Warner Houston 2, LLC; RS Baypoint Houston 2, LLC; REP Westside Houston 2, LLC; REP Friedman Houston 2, LLC	Baytown	TX	\$6,237,449	\$400,000	\$-	\$813,683	\$7,451,132	Frame	2009	4	Y	43,480	\$143	Tier 1
Warner ROW, LLC; RS Baypoint ROW, LLC; REP Westside ROW, LLC, REP Friedman ROW, LLC	Corpus Christi	TX	\$5,899,823	\$389,145	\$-	\$1,009,991	\$7,298,959	Frame	2007	4	Y	43,430	\$136	Zone C Tier 1
Warner Houston 1, LLC; RS Baypoint Houston 1, LLC; REP Westside Houston 1, LLC, REP Friedman Houston 1, LLC	Houston	TX	\$6,650,303	\$400,000	\$-	\$624,895	\$7,675,198	Frame	2009	4	Y	43,430	\$153	Tier 1
Warner Houston 1, LLC; RS Baypoint Houston 1, LLC; REP Westside Houston 1, LLC, REP Friedman Houston 1, LLC	Houston	TX	\$6,571,229	\$700,000	\$-	\$1,037,412	\$8,308,641	Frame	2018	4	Y	48,088	\$137	Tier 1

Franchise Type - Location	City	State	Building Limit	Personal Property Limit	Sign & Misc Equip Limit	Business Income Limit	Total TIV	Construc- tion	Year Build	# of Stories	Sprin- klered	Sq. Ft.	Bldg Cost per Sq. Ft.	EQ/ Tier/ Zone
Warner Houston 2, LLC; RS Baypoint Houston 2, LLC; REP Westside Houston 2, LLC; REP Friedman Houston 2, LLC	Houston	TX	\$6,024,799	\$389,145	\$-	\$580,801	\$6,994,745	Frame	2009	4	Y	43,430	\$139	Tier 1
Warner Houston 1, LLC; RS Baypoint Houston 1, LLC; REP Westside Houston 1, LLC, REP Friedman Houston 1, LLC	Houston	TX	\$6,264,108	\$389,145	\$-	\$619,432	\$7,272,685	Frame	2009	4	Y	43,430	\$144	Tier 1
Warner Houston 1, LLC; RS Baypoint Houston 1, LLC; REP Westside Houston 1, LLC, REP Friedman Houston 1, LLC	Houston	TX	\$6,519,487	\$750,000	\$-	\$933,881	\$8,203,368	Frame	2017	4	Y	48,088	\$136	Tier 1
Warner Houston 1, LLC; RS Baypoint Houston 1, LLC; REP Westside Houston 1, LLC, REP Friedman Houston 1, LLC	Houston	TX	\$6,025,157	\$389,145	\$-	\$621,157	\$7,035,459	Frame	2009	4	Y	43,430	\$139	Tier 1
Warner Houston 2, LLC; RS Baypoint Houston 2, LLC; REP Westside Houston 2, LLC; REP Friedman Houston 2, LLC	Humble	TX	\$6,519,487	\$700,000	\$-	\$857,569	\$8,077,056	Frame	2016	4	Y	43,480	\$150	Tier 1
Warner Houston 2, LLC; RS Baypoint Houston 2, LLC; REP Westside Houston 2, LLC; REP Friedman Houston 2, LLC	La Porte	TX	\$5,952,068	\$389,145	\$-	\$837,124	\$7,178,337	Frame	2007	4	Y	43,430	\$137	Zone BX Tier 1
Warner Houston 2, LLC; RS Baypoint Houston 2, LLC; REP Westside Houston 2, LLC; REP Friedman Houston 2, LLC	Texas City	TX	\$5,949,567	\$400,000	\$-	\$1,045,698	\$7,395,265	Frame	2009	4	Y	43,480	\$137	Zone C Tier 1
Woodspring - Shelby Oaks	Memphis	TN	\$9,000,000	\$750,000	\$88,909	\$810,701	\$10,649,610	Frame	2007	4	Y	43,480	\$207	New Madrid
Woodspring - Riverdale	Memphis	TN	\$9,000,000	\$750,000	\$88,909	\$810,701	\$10,649,610	Frame	2006	4	Y	43,480	\$207	New Madrid X500
ESA Madison	Madison	AL	\$9,600,000	\$808,000	\$76,500	\$645,000	\$11,129,500	Frame	2023	4	Y	47,200	\$203	
TGC Bellflower, LLC TGC McDonough Hotel LLC -	Bellflower McDonough	CA GA	\$12,800,000 \$7,200,000	\$750,000 \$875,000	\$70,000 \$-	\$900,000 \$750,000	\$14,520,000 \$8,825,000	Frame Frame	2023	4	Y	48,413 39,908	\$264 \$180	EQ-CA
TGC Whitestown, LLC - Wood-	Whitestown	IN	\$8,500,000	\$725,000	\$30,000	\$500,000	\$9,755,000	Frame	2019	4	Y	48,500	\$175	
Spring Hotel Delano Hotel QOZB, LLC	Wichita	KS	\$8.946.000	\$1,900,000	, \$-	\$1,000,000	\$11,846,000	Frame	2020	4	Y	57,330	\$156	Zone 1
Woodspring - CNL Louisville, LLC	Louisville	KY	\$5,325,000	\$600,000	\$-	\$600,000	\$6,525,000	Frame	2014	4	Y	43,480	\$122	Zone i
My Place, TGC Bozeman, LLC	Bozeman	MT	\$6,390,000	\$700,000	\$-	\$500,000	\$7,590,000	Frame	2013	3	Υ	29,650	\$216	
Woodspring - CNL T2, LLC	Tulsa	OK	\$5,027,865	\$600,000	\$-	\$500,000	\$6,127,865	Frame	2015	4	Υ	43,430	\$116	Zone 2
Woodspring - CNL Tulsa, LLC	Tulsa	OK	\$4,792,500	\$500,000	\$114,000	\$500,000	\$5,906,500	Frame	2005	4	Y	43,430	\$110	Zone 2
WoodSpring - TGC Charleston LLC	North Charleston	SC	\$9,250,000	\$750,000	\$50,000	\$500,000	\$10,550,000	Frame	2007	4	Y	43,000	\$215	Tier 1
Woodspring - Nashville River- gate Hotel, LLC	Madison	TN	\$7,774,500	\$900,000	\$75,000	\$750,000	\$9,499,500	Frame	2017	4	Υ	43,480	\$179	
Woodspring - Nashville Airport Hotel, LLC	Nashville	TN	\$7,774,500	\$900,000	\$75,000	\$750,000	\$9,499,500	Frame	2016	4	Y	43,480	\$179	
CC Brooklyn LLC - Extended Stay America	Brooklyn	ОН	\$8,000,000	\$500,000	\$-	\$1,000,000	\$9,500,000	Frame	1999	3	Y	48,000	\$167	
Woodspring - Groveport	Groveport	ОН	\$5,325,000	\$350,000	\$50,000	\$600,000	\$6,325,000	Frame	2008	4	Υ	43,430	\$123	Flood Zone AE
Woodspring - VP Gainesville South, LLC	Gainesville	FL	\$5,325,000		\$40,000	\$380,000	\$6,125,000	Frame	2010	4	Y	43,480	\$122	Tier 1
Woodspring - Louisville	Louisville	KY	\$5,112,000	\$350,000	\$52,000	\$600,000	\$6,114,000	Frame	2007	4	Y	43,430	\$118	
Waterwalk Jacksonville Perimeter Park	Jacksonville	FL	\$17,257,249	\$1,800,000	\$75,000	\$2,000,000	\$21,132,249	Frame	2023	4	Y	78,000	\$221	Tier 1
Woodspring - WCP Austin Partners, LLC	Austin	TX	\$5,538,000		\$82,000	\$850,000	\$6,870,000	Frame	2009	4	Υ	43,430	\$128	Zone 2
Woodspring - WCP Midland, LLC		TX	\$5,112,000	\$400,000	\$74,000	\$600,000	\$6,186,000	Frame	2009	4	Υ	43,000	\$119	Zone 1
WoodSpring - Williston WS LLC	Williston	ND	\$1,000,000	\$-	\$-	\$-	\$1,000,000	Frame	2012	1	N	-	N/A	
WoodSpring - Williston WS LLC	Williston	ND	\$19,000,000	\$2,000,000	\$80,000	\$500,000		Frame	2012	4	Y	84,000	\$226	VEDOL 1
Woodspring - WS Suites Lake Jackson Texas, LP	Lake Jackson	TX	\$5,500,000	\$800,000	\$98,000	\$1,400,000	\$7,798,000	Frame	2019	4	Υ	49,525	\$111	X500L / Tier 1
Totals			\$877,043,417	\$81,905,211	\$4,671,498	\$110,378,365	\$1,073,998,490					5,531,620		

NEW LOCATIONS PRIOR TO 5/1

Franchise Type - Location	City	State	Building Limit	Personal Property Limit	Sign & Misc Equip Limit	Business Income Limit	Total TIV	Con- struc- tion	Year Build	# of Stories	Sprin- klered	Sq. Ft.	Bldg Cost per Sq. Ft.	Tier/ Zone
StayAPT	North Charlotte	NC	\$9,000,000	\$1,000,000	\$35,000	\$900,000	\$10,935,000	Frame	2024	3	Υ	52,000	\$210	
StayAPT	Tallahassee	FL	\$9,000,000	\$1,000,000	\$35,000	\$900,000	\$10,935,000	Frame	2024	3	Υ	52,001	\$210	Tier 1
StayAPT	Ocala	FL	\$9,000,000	\$1,000,000	\$35,000	\$900,000	\$10,935,000	Frame	2024	3	Υ	52,002	\$210	Tier 1
StayAPT	Memphis	TN	\$9,000,000	\$1,000,000	\$35,000	\$900,000	\$10,935,000	Frame	2024	3	Υ	52,003	\$210	
StayAPT	College Station	TX	\$9,000,000	\$1,000,000	\$35,000	\$900,000	\$10,935,000	Frame	2024	3	Υ	52,004	\$210	
StayAPT	Pensacola	FL	\$9,000,000	\$1,000,000	\$35,000	\$900,000	\$10,935,000	Frame	2024	3	Υ	52,005	\$210	Tier 1
StayAPT	Fort Hood	TX	\$9,000,000	\$1,000,000	\$35,000	\$900,000	\$10,935,000	Frame	2024	3	Υ	52,006	\$210	Zone 2
StayAPT	Port Arthur	TX	\$9,000,000	\$1,000,000	\$35,000	\$900,000	\$10,935,000	Frame	2024	3	Υ	52,007	\$210	
StayAPT	LaGrange	GA	\$9,000,000	\$1,000,000	\$35,000	\$900,000	\$10,935,000	Frame	2024	3	Υ	52,008	\$210	
Woodspring	Greeley	СО	\$9,720,000	\$800,000	\$-	\$1,300,000	\$11,820,000	Frame	2023	4	Υ	48,660	\$243	Zone 1
Woodsprng	Winston-Salem	NC	\$7,750,000	\$720,000		\$1,000,000	\$9,470,000	Frame	2024	4	Υ	48,660	\$195	
Extended Stay America	Phoenix	AZ	\$4,900,000	\$130,000	\$50,000	\$692,481	\$5,772,481	Frame	1998		Υ	44,367	\$130	
	Phoenix	AZ	\$6,925,000	\$170,000	\$50,000	\$801,024	\$7,946,024	Frame	1997		Υ	50,000	\$159	
	Overland Park	KS	\$4,950,180	\$150,000	\$50,000	\$996,181	\$6,146,361	Frame	2015		Υ	53,247	\$115	Zone 2
	Merriam	KS	\$4,292,280	\$180,000	\$50,000	\$752,410	\$5,274,690	Frame	2016		Υ	41,260	\$128	Zone 2
	Lenexa	KS	\$6,621,500	\$150,000	\$50,000	\$800,000	\$7,621,500	Frame	2011		Υ	58,000	\$131	Zone 2
	Overland Park	KS	\$6,071,220	\$170,000	\$50,000	\$733,328	\$7,024,548	Frame	1997		Υ	67,166	\$105	Zone 2
	Overland Park	KS	\$5,358,240	\$160,000	\$50,000	\$594,146	\$6,162,386	Frame	2016		Υ	59,556	\$103	Zone 2
	Kansas City	МО	\$6,415,300	\$140,000	\$50,000	\$825,803	\$7,431,103	Frame	2013		Υ	54,900	\$135	
	Kansas City	МО	\$6,415,300	\$120,000	\$50,000	\$546,200	\$7,131,500	Frame	1998		Υ	48,950	\$146	
	Kansas City	МО	\$4,202,414	\$130,000	\$50,000	\$851,747	\$5,234,161	Frame	1997		Υ	50,000	\$105	Zone 2
	Kansas City	МО	\$6,413,100	\$146,000	\$50,000	\$476,945	\$7,086,045	Frame	2014		Υ	59,500	\$119	Zone 2
	Wichita	KS	\$3,672,000	\$90,000	\$50,000	\$1,036,387	\$4,848,387	Frame	1998		Υ	40,800	\$119	
	Omaha	NE	\$4,804,380	\$110,000	\$50,000	\$904,448	\$5,868,828	Frame	2015		Υ	53,384	\$110	
	Albuquerque	NM	\$8,712,400	\$130,000	\$50,000	\$604,198	\$9,496,598	Frame	1998		Υ	54,439	\$174	
	Albuquerque	NM	\$8,710,600	\$160,000	\$50,000	\$788,720	\$9,709,320	Frame	1999		Υ	65,219	\$149	
Candlewood Suites	Plano	TX	\$6,000,000	\$400,000	\$50,000	\$743,877	\$7,193,877	Frame	2009		Υ	53,939	\$133	Zone 1
Totals							\$229,652,809							

BUILDERS RISK



States	Value 2024	Value 2025+	Grand Total
Arizona	\$30M	\$113M	\$143M
Colorado		\$253M	\$253M
Florida		\$458M	\$458M
Georgia		\$15M	\$15M
Idaho	\$15M		\$15M
Louisiana		\$15M	\$15M
Michigan		\$78M	\$78M
Nevada		\$110M	\$110M
New Hampshire	\$15M		\$15M
New Jersey	\$15M		\$15M
New York		\$15M	\$15M
North Carolina	\$15M	\$118M	\$133M
Ohio		\$28M	\$28M
Oregon		\$15M	\$15M
Tennessee		\$53M	\$53M
Texas	\$60M	\$60M	\$120M
Utah		\$123M	\$123M
Wyoming	\$15M		\$15M
Grand Total	\$165M	\$1,450M	\$1,615M

PROJECT LIST

Brand	Location Name	City	State	Opening Date	Year	Est Value	Developer	Zone/ Tier
Everhome Suites	Choice Hotels	Nampa	ID	2/1/2024	2024	\$15,000,000		0
Everhome Suites	Choice Hotels	Glendale	AZ	7/1/2024	2024	\$15,000,000		0
Everhome Suites	Choice Hotels	Fayetteville	NC	6/1/2024	2024	\$15,000,000		0
Everhome Suites	Choice Hotels	Cheyenne	WY	9/1/2024	2024	\$15,000,000		0
Everhome Suites	Choice Hotels	Waco	TX	9/1/2024	2024	\$15,000,000		Zone 1
Everhome Suites	Choice Hotels	Yuma	AZ	10/1/2024	2024	\$15,000,000		0
Everhome Suites	Choice Hotels	Somerset	NJ	10/1/2024	2024	\$15,000,000		0
Everhome Suites	Choice Hotels	El Paso	TX	10/1/2024	2024	\$15,000,000		Zone 1
Everhome Suites	Choice Hotels	Amarillo	TX	10/1/2024	2024	\$15,000,000		Zone 1
Everhome Suites	Choice Hotels	Bastrop	TX	12/1/2024	2024	\$15,000,000		Zone 1
Everhome Suites	Choice Hotels	Portsmouth	NH	12/1/2024	2024	\$15,000,000		0
Everhome Suites	Choice Hotels	Brownsville	TX	1/1/2025	2025+	\$15,000,000		Zone 1
Everhome Suites	Choice Hotels	Ann Arbor	MI	1/1/2025	2025+	\$15,000,000		0
Everhome Suites	Choice Hotels	Rochester	NY	1/1/2025	2025+	\$15,000,000		0
Everhome Suites	Choice Hotels	Brunswick	GA	3/1/2025	2025+	\$15,000,000		0
Everhome Suites	Choice Hotels	Shreveport	LA	TBD	2025+	\$15,000,000		0
Everhome Suites	Choice Hotels	Eagle Pass	TX	TBD	2025+	\$15,000,000		Zone 1
Everhome Suites	Choice Hotels	Salem	OR	TBD	2025+	\$15,000,000		0
WoodSpring Suites	WSS Concord	Concord	NC		2025+	\$12,500,000		0
WoodSpring Suites	WSS Smyrna (Liberty)	Smyrna	TN		2025+	\$12,500,000		0
WoodSpring Suites	WSS Greensboro	Greensboro	NC		2025+	\$12,500,000		0
WoodSpring Suites	WSS Knoxville	Knoxville	TN		2025+	\$12,500,000		0
WoodSpring Suites	WSS Morrisville	Morrisville	NC		2025+	\$12,500,000		0
WoodSpring Suites	WSS Orange Park	Orange Park	FL		2025+	\$12,500,000		Tier 1
WoodSpring Suites	WSS Hermitage	Hermitage	TN		2025+	\$12,500,000		0
WoodSpring Suites	WSS Wixom	Wixom	MI		2025+	\$12,500,000		0
WoodSpring Suites	WSS Grand Rapids	Grand Rapids	MI		2025+	\$12,500,000		0
WoodSpring Suites	WSS Sterling Heights	Sterling Heights	MI		2025+	\$12,500,000		0
WoodSpring Suites	WSS Dearborn	Dearborn	MI		2025+	\$12,500,000		0
WoodSpring Suites	WSS E Lansing	E Lansing	MI		2025+	\$12,500,000		0
WoodSpring Suites	WSS Charlotte (Meadow Oak)	Charlotte	NC		2025+	\$12,500,000		0
WoodSpring Suites	WSS Fort Myers	Fort Myers	FL		2025+	\$12,500,000		Tier 1
WoodSpring Suites	WSS Winston-Salem (Margaret St)	Winston-Salem	NC		2025+	\$12,500,000		0
Extended Stay America	ESA Chandler	Chandler	AZ		2025+	\$15,000,000		0
Marriott	SDR Triangle Town Center	Raleigh	NC		2025+	\$15,000,000		0
Marriott	SDR Durham (Ellis Rd)	Durham	NC		2025+	\$15,000,000		0
Marriott	SDR Fort Myers (Alico Rd)	Fort Myers	FL		2025+	\$15,000,000		Tier 1
Extended Stay America	ESA Mesa	Mesa Gateway Airport	AZ		2025+	\$15,000,000		0
Extended Stay America	ESA Las Vegas (Rosanna)	Spring Valley	NV		2025+	\$15,000,000		0
Marriott	SDR Centennial, CO	Centennial	СО		2025+	\$15,000,000		Zone 2
WoodSpring Suites	WSS Charlotte (North Lake)	Charlotte	NC		2025+	\$12,500,000		0
Hilton	H3 Hendersonville	Hendersonville	TN		2025+	\$15,000,000		0
Hilton	H3 Zang Site	Broomfield	СО		2025+	\$15,000,000		Zone 2

Brand	Location Name	City	State	Opening Date	Year	Est Value	Developer	Zone/ Tier
	SDR/ESA Mesa (60 & Green-field) (2 sites)	Mesa	AZ		2025+			0
Hilton	H3 Blackhawk RD	Aurora	СО		2025+	\$15,000,000		Zone 2
Extended Stay America	ESA Cyprus Credit Union	West Jordan	UT		2025+	\$15,000,000		0
	ESA/SDR - W Phoenix (2 sites) (Algodon)	West Phoenix	AZ		2025+			0
	ESA/SDR - N Phoenix (2 sites) (Pinnancle Peak)	North Phoenix	AZ		2025+			0
Extended Stay America	ESA Clearfield, UT	Clearfield	UT		2025+	\$15,000,000		0
Marriott	SDR Green Valley Ranch	Aurora	СО		2025+	\$15,000,000		Zone 2
	Broomfield, CO (Via) Assembly	Broomfield	СО		2025+			Zone 2
Marriott	Plano (Fairview) SDR	Plano	TX		2025+	\$15,000,000		Zone 1
WoodSpring Suites	WSS/SDR New Albany - Beech Rd (2 sites)	New Albany	ОН		2025+	\$12,500,000		0
	Chandler (Fashion Center) - non ESA	Chandler	AZ		2025+			0
	Glendale (Arrowhead) - non ESA	Glendale	AZ		2025+			0
	Allen (Commerce Parkway) TBD	Allen	TX		2025+			Zone 1
Marriott	Thornton, CO (Rolling Hills) SDR?	Thornton	СО		2025+	\$15,000,000		Zone 2
	Fort Worth, TX (Western Center) TBD	Fort Worth	TX		2025+			Zone 1
	NorthLake, TX (Racetrack) TBD	NorthLake	TX		2025+			Zone 1
Hilton	Aurora, CO (Gateway Park) H3?	Aurora	СО		2025+	\$15,000,000		Zone 2
	Lake Mary (Orlando), FL - SDR/H3	Orlando	FL		2025+			Tier 1
Extended Stay America	ESA Surprise, AZ	Surprise	AZ		2025+	\$15,000,000		0
Extended Stay America	ESA N Vegas	North Las Vegas	NV		2025+	\$15,000,000		0
Marriot	SDR Westerville, OH	Westerville	ОН		2025+	\$15,000,000		0
	Gilbert (Power & Tulsa)	Gilbert	AZ		2025+			0
Marriot	SDR Westwood	Frisco	TX		2025+	\$15,000,000		Zone 1
WoodSpring Suites	WSS Jacksonville, NC	Jacksonville	NC		2025+	\$12,500,000		0
Marriot	E. Colfax SDR	Aurora	СО		2025+	\$15,000,000		Zone 2
WoodSpring Suites	Denver Centennial	Denver	СО		2025+	\$12,500,000	KT	Zone 2
Everhome Suites	EHD Colorado 1		СО		2025+	\$15,000,000	KT	Zone 2
WoodSpring Suites	Denver Aurora	Aurora	СО		2025+	\$12,500,000	KT	Zone 2
Everhome Suites	EHD Colorado 2		СО		2025+	\$15,000,000	KT	Zone 2
WoodSpring Suites	Firestone		СО		2025+	\$12,500,000	KT	Zone 2
Everhome Suites	EHD Colorado 3		СО		2025+	\$15,000,000	KT	Zone 2
WoodSpring Suites	Aurora Denver Airport	Denver	СО		2025+	\$12,500,000	KT	Zone 2
Everhome Suites	EHD Colorado 4		СО		2025+	\$15,000,000	KT	Zone 2
WoodSpring Suites	Loveland	Loveland	СО		2025+	\$12,500,000	KT	Zone 2
WoodSpring Suites	Colorado Springs	Colorado Springs	СО		2025+	\$12,500,000	КТ	Zone 2
WoodSpring Suites	Colorado Springs Airport	Colorado Springs	СО		2025+	\$12,500,000	KT	Zone 2
Everhome Suites	Ocala	Ocala	FL		2025+	\$15,000,000	Rimrock	Tier 1

Brand	Location Name	City	State	Opening Date	Year	Est Value	Developer	Zone/ Tier
Everhome Suites	Panama City Beach	Panama City	FL	2/17/2025	2025+	\$15,000,000	Rimrock	Tier 1
Everhome Suites	Fort Myers	Fort Myers	FL	2/15/2025	2025+	\$15,000,000	Rimrock	Tier 1
Everhome Suites	Jacksonville	Jacksonville	FL	5/14/2025	2025+	\$15,000,000	Rimrock	Tier 1
Everhome Suites	Daytona Beach		FL	4/30/2025	2025+	\$15,000,000	Rimrock	Tier 1
Everhome Suites	EHD Florida 6		FL	2/27/2026	2025+	\$15,000,000	Rimrock	Tier 1
Everhome Suites	EHD Florida 7		FL	4/8/2026	2025+	\$15,000,000	Rimrock	Tier 1
Everhome Suites	EHD Las Vegas 1	Las Vegas	NV		2025+	\$15,000,000	TRU	0
WoodSpring Suites	WSD Existing MDA LV 1	Las Vegas	NV		2025+	\$12,500,000	TRU	0
Everhome Suites	EHD Las Vegas 2	Las Vegas	NV	4/29/2026	2025+	\$15,000,000	TRU	0
WoodSpring Suites	WSD Existing MDA LV 2	Las Vegas	NV	2/28/2026	2025+	\$12,500,000	TRU	0
WoodSpring Suites	WSD Existing MDA LV 3	Las Vegas	NV		2025+	\$12,500,000	TRU	0
WoodSpring Suites	WSD Existing MDA LV 4	Las Vegas	NV		2025+	\$12,500,000	TRU	0
WoodSpring Suites	Pensacola Northwest	Pensacola	FL		2025+	\$12,500,000	Rimrock	Tier 1
WoodSpring Suites	Jacksonville I-95 North	Jacksonville	FL		2025+	\$12,500,000	Rimrock	Tier 1
WoodSpring Suites	Fort Myers Northeast	Fort Myers	FL		2025+	\$12,500,000	Rimrock	Tier 1
WoodSpring Suites	Fort Walton Beach	Fort Walton	FL	4/18/2025	2025+	\$12,500,000	Rimrock	Tier 1
WoodSpring Suites	Ocala (Moved to Villages)	Ocala	FL		2025+	\$12,500,000	Rimrock	Tier 1
WoodSpring Suites	Fort Myers Southeast	Fort Myers	FL		2025+	\$12,500,000	Rimrock	Tier 1
WoodSpring Suites	Pensacola Northeast	Pensacola	FL		2025+	\$12,500,000	Rimrock	Tier 1
WoodSpring Suites	West Melbourne I-95	Melbourne	FL		2025+	\$12,500,000	Rimrock	Tier 1
	Panama City	Panama City	FL		2025+	\$12,500,000	Rimrock	Tier 1
WoodSpring Suites	Tallahassee Northwest	Tallahassee	FL		2025+	\$12,500,000	Rimrock	Tier 1
	Tallahassee East	Tallahassee	FL		2025+	\$12,500,000	Rimrock	Tier 1
	Chandler - Price & Willis	Chandler	AZ		2025+	\$15,000,000	Genesis	0
WoodSpring Suites	Phoenix Peoria	Phoenix	AZ		2025+	\$12,500,000	Genesis	0
	Mesa - Signal Butte		AZ	3/19/2025	2025+	\$15,000,000	Genesis	0
	Phoenix I-17 North	Phoenix	AZ		2025+	\$12,500,000	Genesis	0
	I-10 West Phoenix	Phoenix	AZ		2025+	\$12,500,000	Genesis	0
	Kaysville	Kaysville	UT	7/30/2025	2025+	\$15,000,000	RREAF	0
	EHD Salt Lake City 2	Salt Lake City	UT		2025+	\$15,000,000	RREAF	0
	WSS Existing MDA UT 2		UT		2025+	\$12,500,000	RREAF	0
	WSS Existing MDA UT 3		UT		2025+	\$12,500,000	RREAF	0
	Ogden	Ogden	UT		2025+	\$12,500,000	RREAF	0
	Salt Lake City	Salt Lake City	UT		2025+	\$12,500,000	RREAF	0
	Provo American Fork		UT		2025+	\$12,500,000	RREAF	0
	Lakeland	Lakeland	FL	4/25/2025	2025+	\$15,000,000	DeBartolo	Tier 1
	Lakeland	Lakeland	FL	4/25/2025	2025+	\$15,000,000	DeBartolo	Tier 1
	Orlando East	Orlando	FL	172372023	2025+	\$12,500,000	DeBartolo	Tier 1
	Orlando - Challenger Pkwy	Orlando	FL		2025+	\$15,000,000	DeBartolo	Tier 1
	Orlando South	Orlando	FL		2025+	\$12,500,000	DeBartolo	Tier 1
	Sanford	Sanford	FL	4/23/2025	2025+	\$15,000,000	DeBartolo	Tier 1
	Orlando Airport	Orlando	FL	1,23,2023	2025+	\$12,500,000	DeBartolo	Tier 1
	Orlando Kissimmee	Orlando	FL		2025+	\$12,500,000	DeBartolo	Tier 1
, 0		Oriando	FL	2/4/2026	2025+		DeBartolo	
	Orlando Sanford	Orlando		21412020		\$15,000,000		Tier 1
, ,	Orlando Sanford	Orlando	FL		2025+	\$12,500,000	DeBartolo	Tier 1
	Tampa Northeast	Tampa	FL		2025+	\$12,500,000	DeBartolo	Tier 1
	Tampa Brandon	Tampa	FL	1/4/2026	2025+	\$12,500,000	DeBartolo	Tier 1
WoodSpring Suites	Clearwater	Clearwater	FL	1/4/2026	2025+	\$12,500,000	DeBartolo	Tier 1

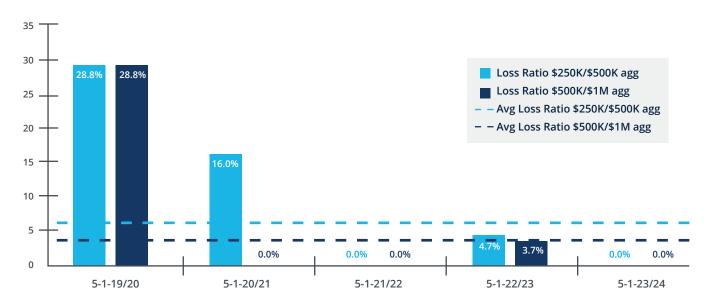
Impact on losses if a \$250,000/\$500,000 total aggregate had been in effect all years									
Term	Reserved	Total Incurred	Loss Ratio						
5-1-23/24	\$0	\$0	\$0	0%					
5-1-22/23	\$20,759	\$143,349	\$164,108	5%					
5-1-21/22	\$0	\$0	\$0	0%					
5-1-20/21**	\$0	\$223,745	\$223,745	16%					
5-1-19/20	\$0	\$358,483	\$358,483	29%					
Total	\$20,759	\$725,577	\$746,336	6%					

Impact on losses if a \$250,000/\$1,000,000 total aggregate had been in effect all years									
Term	Reserved	Paid	Total Incurred	Loss Ratio					
5-1-23/24	\$0	\$0	\$0	0%					
5-1-22/23	\$20,759	\$110,369	\$131,128	4%					
5-1-21/22	\$0	\$0	\$0	0%					
5-1-20/21**	\$0	\$0	\$0	0%					
5-1-19/20	\$0	\$358,483	\$358,483	29%					
Total	\$20,759	\$468,852	\$489,611	4%					

Loss ratios are 5-year weighted average

IMPACT ON LOSS RATIOS BASED ON \$500K VS \$1M AGGREGATE IN EFFECT ALL YEARS

A \$1M aggregate would notably decrease the overall loss ratio



^{*}McLarens is the adjuster for the Shared and Layered program

^{**}This term, the policy had a \$250,000 per occurrence/\$500,000 total aggregate layer funded by the insured. These numbers, therefore, do not include \$301,380 in claims that were funded by the aggregate

^{**} Program sustained losses in the amount of \$10,535,038 during winter storm Elliot

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Thank you for allowing us to present our hotel program.

- + Presentation
- + Five Year Loss Runs with supporting loss summaries of losses over \$100K
- + Program Data including, exposures, COPE information and growth pipeline

THIS INFORMATION IS AVAILABLE VIA DIGITAL ACCESS



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About IMA Financial Group

Based in North America, IMA Financial Group, Inc. is an integrated financial services company focused on protecting the assets of its widely varied client base through insurance, risk management, employee benefits and wealth management solutions. As an employee-owned company, IMA's 2,300-plus associates are empowered to provide customized solutions for their clients' unique needs.

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