



Year Over Year Renewal Comparison

	IASB - EMC, RAS, Lloyds	IASB - EMC, RAS, Lloyds	YOY \$ Increase	YOY % Increase	RECOMMENDATION	YOY \$ Increase	YOY % Increase
	7/1/2024	7/1/2025			IASB - EMC, RAS, Lloyds 7/1/2025		
Property	\$78,851	\$103,886	\$25,035	31.75%	\$103,886	\$25,035	31.75%
Carrier	EMC	EMC			EMC		
Total Building Limit	\$72,149,404	\$87,451,784	\$15,302,380	21%	\$87,451,784	\$15,302,380	21%
Total Business Personal Property (BPP) Limit	\$14,292,680	\$17,347,668	\$3,054,988	21%	\$17,347,668	\$3,054,988	21%
Equipment Breakdown	\$100,000	\$100,000	\$0	0%	\$100,000	\$0	0%
Total Property in the Open	\$7,055,152	\$7,337,358	\$282,206	4%	\$7,337,358	\$282,206	4%
Blanket Limit of Insurance	\$93,497,236	\$112,136,810	\$18,639,574	20%	\$112,136,810	\$18,639,574	20%
All Other Perils (AOP) Property Deductible	\$25,000	\$25,000	\$0	0%	\$25,000	\$0	0%
Wind & Hail (W/H) Deductible	1%	1%	\$0	0%	\$0	\$0	0%
Estimated Max Out of Pocket Expenditure (W/H)	\$812,972	\$890,655	\$77,683	10%	\$890,655	\$77,683	10%
Inland Marine	\$4,731	\$4,770	\$39	0.82%	\$4,770	\$39	0.82%
Carrier	EMC	EMC			EMC		
Catastrophe Limit	Varies	Varies			Varies		
Deductible	\$1,000	\$1,000	\$0	0%	\$1,000	\$0	0%
General Liability	\$12,238	\$12,240	\$2	0.02%	\$12,240	\$2	0.02%
Carrier	EMC	EMC			EMC		
Each Occurrence Limit	\$1,000,000	\$1,000,000	\$0	0%	\$1,000,000	\$0	0%
Damage To Premise Rented To You Limit	\$500,000	\$500,000	\$0	0%	\$500,000	\$0	0%
Products/Completed Operations Aggregate Limit	\$2,000,000	\$2,000,000	\$0	0%	\$2,000,000	\$0	0%
Personal and Advertising Injury Limit	\$1,000,000	\$1,000,000	\$0	0%	\$1,000,000	\$0	0%
General Aggregate Limit	\$2,000,000	\$2,000,000	\$0	0%	\$2,000,000	\$0	0%
Med Expense Limit	\$10,000	\$10,000	\$0	0%	\$10,000	\$0	0%
Violent Incident Response Limit	\$1,000,000	\$1,000,000	\$0	0%	\$1,000,000	\$0	0%
Commercial Auto (Business Autos)	\$11,301	\$11,324	\$23	0.20%	\$11,324	\$23	0.20%
Carrier	EMC	EMC			EMC		
Combined Single Limit	\$1,000,000	\$1,000,000	\$0	0%	\$1,000,000	\$0	0%
Total # of Covered Autos	11	11	0	0%	11	0	0%
Vehicles (Trailers Included) w Full Coverage	11	11	0	0%	11	0	0%
Deductible Comprehensive (Per Vehicle)	\$1000/\$2000	\$1000/\$2000			\$1000/\$2000		
Deductible Collision (Per Vehicle)	\$1000/\$2000	\$1000/\$2000			\$1000/\$2000		
Garagekeepers	\$120,000	\$120,000	\$0	0%	\$120,000	\$0	0%
Workers Compensation	\$30,107	\$34,928	\$4,821	16.01%	\$34,928	\$4,821	16.01%
Carrier	First Dakota Indemnity (RAS)	First Dakota Indemnity (RAS)			First Dakota Indemnity (RAS)		
Employers Liability Limits	\$1,000,000	\$1,000,000			\$1,000,000		
Adjustment Training Centers: Professional (8868)	\$7,093,465	\$7,093,465	\$0	0%	\$7,093,465	\$0	0%
Adjustment Training Centers: Professional All Other (9101)	\$376,099	\$376,099	\$0	0%	\$376,099	\$0	0%
Experience Mod	0.91	1.05	\$0	15%	1.05	\$0	15%
Linebacker	\$10,886	\$16,417	\$5,531	50.81%	\$16,417	\$5,531	50.81%
Carrier	EMC	EMC			EMC		
Limit Per Loss	\$1,000,000	\$1,000,000	\$0	0%	\$1,000,000	\$0	0%
Aggregate for Each Policy Term	\$2,000,000	\$2,000,000	\$0	0%	\$2,000,000	\$0	0%
Retroactive Date	7/1/2024	7/1/2024	\$0	0%	7/1/2024	\$0	0%
Deductible	\$5,000	\$7,500	\$2,500	50%	\$7,500	\$2,500	50%

Pollution	\$0	\$0	\$0		\$0	\$0	
Carrier	No Coverage	No Coverage			No Coverage		
Catastrophe Limit			\$0		\$0	\$0	
Crime	\$402	\$343	-\$59	-14.68%	\$343	-\$59	-14.68%
Carrier	EMC	EMC			EMC		
Employee Theft Limit	\$15,000	\$150,000	\$135,000	900%	\$150,000	\$135,000	900%
Deductible	\$1,500	\$1,500	\$0	0%	\$1,500	\$0	0%
Commercial Umbrella	\$4,286	\$4,303	\$17	0.40%	\$4,303	\$17	0.40%
Carrier	EMC	EMC			EMC		
Limit	\$3,000,000	\$3,000,000	\$0	0%	\$3,000,000	\$0	0%
Underlying Policies	Commercial GL, Commercial Auto, Public Officials Liability	Commercial GL, Commercial Auto, Public Officials Liability			Commercial GL, Commercial Auto, Public Officials Liability		
Excess Liability	\$0	\$0	\$0		\$0	\$0	
Carrier	No Coverage	No Coverage			No Coverage		
Limit			\$0		\$0	\$0	
Underlying Policy			\$0		\$0	\$0	
Cyber	\$12,888	\$13,083	\$195	1.51%	\$13,083	\$195	1.51%
Carrier	Tokyo Marine	Tokyo Marine			Tokyo Marine		
Limit	\$500,000	\$500,000	\$0	0%	\$500,000	\$0	0%
Deductible	\$15,000	\$15,000	\$0	0%	\$15,000	\$0	0%
Wind & Hail Ded Buy Down Policy	\$35,084	\$47,714	\$12,630	36.00%	\$47,714	\$12,630	36.00%
Carrier	Lloyd's of London	Lloyd's of London			Lloyd's of London		
Limit	\$71,297,246	\$86,565,540	\$15,268,294	21%	\$86,565,540	\$15,268,294	21%
Deductible	\$100,000	\$100,000	\$0	0%	\$100,000	\$0	0%
TOTAL	\$200,774	\$249,007	\$48,233	24.02%	\$249,007	\$48,233	24.02%

Notes