

	2015-2016	2016-2017	2017-2018	2018-2019	2019-2020	2020-2021	2021-2022	2022-2023	2023-2024	2024-2025	2025-2026
	EMC / RAM	EMC / RAM	EMC / RAM	EMC / RAM	EMC/RAM	EMC/RAM	EMC/EMC	New Carrier	Renewal	Renewal	Renewal
Student Accident	\$ 9,055.30	\$ 9,040.50	\$ 10,378.00	\$ 10,390.00	\$ 9,801.50	\$ 8,756.00	\$ 8,756.00	\$ 8,756.00	\$ 9,791.00	\$ 9,791.00	\$ 9,791.00
Worker's Comp	\$ 93,506.00	\$ 86,416.00	\$ 96,980.00	\$ 81,673.00	\$ 57,698.00	\$ 52,812.00	\$ 45,195.00	\$ 42,012.00	\$ 40,071.00	\$ 42,023.00	\$ 45,769.00
Property & Liability	\$ 66,127.74	\$ 69,346.69	\$ 73,100.81	\$ 79,934.00	\$ 85,200.93	\$ 126,166.36	\$ 126,437.66	\$ 169,780.19	\$ 175,711.48	\$ 248,273.07	\$ 307,975.93
<b>Total Premiums</b>	<b>\$ 168,689.04</b>	<b>\$ 164,803.19</b>	<b>\$ 180,458.81</b>	<b>\$ 171,997.00</b>	<b>\$ 152,700.43</b>	<b>\$ 187,734.36</b>	<b>\$ 180,388.66</b>	<b>\$ 220,548.19</b>	<b>\$ 225,573.48</b>	<b>\$ 300,087.07</b>	<b>\$ 363,535.93</b>
	<b>\$ 30,082</b>	<b>\$ (3,886)</b>	<b>\$ 15,656</b>	<b>\$ (8,462)</b>	<b>\$ (19,297)</b>	<b>\$ 35,034</b>	<b>\$ (7,346)</b>	<b>\$ 40,160</b>	<b>\$ 5,025</b>	<b>\$ 74,514</b>	<b>\$ 63,449</b>
<b>Percentage Increases</b>											
	2015-2016	2016-2017	2017-2018	2018-2019	2019-2020	2020-2021	2021-2022	2022-2023	2023-2024	2024-2025	2025-2026
Student Accident	0.00%	-0.16%	14.79%	0.12%	-5.66%	-10.67%	0.00%	0.00%	11.82%	0.00%	0.00%
Worker's Comp	40.64%	-7.58%	12.22%	-15.78%	-29.35%	-8.47%	-14.42%	-7.04%	-4.62%	4.87%	8.91%
Property & Liability	4.85%	4.87%	5.41%	9.35%	6.59%	48.08%	0.22%	34.28%	3.49%	41.30%	24.05%
<b>Total Percentage</b>	<b>21.70%</b>	<b>-2.30%</b>	<b>9.50%</b>	<b>-4.69%</b>	<b>-11.22%</b>	<b>22.94%</b>	<b>-3.91%</b>	<b>22.26%</b>	<b>2.28%</b>	<b>33.03%</b>	<b>21.14%</b>
<i>Experience Mod Factor</i>	<i>1.44</i>	<i>1.48</i>	<i>1.56</i>	<i>1.37</i>	<i>0.93</i>	<i>0.94</i>	<i>0.86</i>	<i>0.81</i>	<i>0.74</i>	<i>0.83</i>	<i>0.82</i>

**Property & Liability: 24.05 % increase overall. Due to claims, we were non-renewed with EMC 3 years ago. Coverage was broken out to be able to get full coverage. Property and Auto will be with Auto Owners and General Liability will be with the MN Joint Underwriting Assoc. Cyber will be through Beazely. We will be going out for bids next Spring to try and get coverage under one carrier again for the 2026-2027 school year. Property coverage is still high based on claims made throughout our region. Carrier also is concerned about the electrical system at Ramsey (fuse style system).**

**Work Comp - Our experience mod is 0.82, which is the driving factor for premiums. The experience mod is steady and is still at a very good rate. Work Comp coverage is through Employers Ins Co.**

	Claims	Lost Time
2013	14	46
2014	10	87
2015	16	125
*2016	5	0
2017	13	14
2018	12	19
2019	5	43
2020	5	0
2021	7	2
2022	11	1
2023	7	1
2024	10	1

\*First full year with MN Work Comp (USI)