

Pipestone Area ISD Year Over Year Renewal Comparison

	IASB - EMC, RAS, Lloyds		YOY \$ Increase	YOY % Increase	ALTERNATIVE?		YOY \$ Increase	YOY % Increase
	7/1/2025	7/1/2026			IASB - EMC, RAS, Lloyds	7/1/2026		
Property	\$103,886	\$108,140	\$4,255	4.10%	\$108,140	\$4,255	4.10%	
Carrier	EMC	EMC			EMC			
Total Building Limit	\$87,451,784	\$90,949,856	\$3,498,072	4%	\$90,949,856	\$3,498,072	4%	
Total Business Personal Property (BPP) Limit	\$17,347,668	\$18,041,575	\$693,907	4%	\$18,041,575	\$693,907	4%	
Equipment Breakdown	Property Limit with Sublimits	Property Limit with Sublimits			Property Limit with Sublimits			
Total Property in the Open	\$7,337,358	\$7,630,851	\$293,493	4%	\$7,630,851	\$293,493	4%	
Blanket Limit of Insurance	\$112,136,810	\$116,622,282	\$4,485,472	4%	\$116,622,282	\$4,485,472	4%	
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)	\$890,655	\$925,282	\$34,627	4%	\$925,282	\$34,627	4%	
Inland Marine	\$4,770	\$4,841	\$71	1.49%	\$4,841	\$71	1.49%	
Carrier	EMC	EMC			EMC			
Catastrophe Limit	Varies	Varies			Varies			
Deductible	\$1,000	\$1,000	\$0	0%	\$1,000	\$0	0%	
General Liability	\$12,240	\$12,531	\$291	2.38%	\$12,531	\$291	2.38%	
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)	\$11,324	\$11,683	\$359	3.17%	\$11,683	\$359	3.17%	
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	\$34,928	\$39,179	\$4,251	12.17%	\$39,179	\$4,251	12.17%	
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	1.05	1.10	0.05	5%	1.10	\$0	5%	
Linebacker	\$16,417	\$17,914	\$1,497	9.12%	\$17,914	\$1,497	9.12%	
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	\$7,500	\$7,500	\$0	0%	\$7,500	\$0	0%	
Pollution	\$0	\$0	\$0		\$0	\$0		
Carrier	No Coverage	No Coverage			No Coverage			
Catastrophe Limit			\$0		\$0	\$0		

Crime	\$343	\$343	\$0	0.00%	\$343	\$0	0.00%
Carrier	EMC	EMC			EMC		
Employee Theft Limit	\$150,000	\$150,000	\$0	0%	\$150,000	\$0	0%
Deductible	\$1,500	\$1,500	\$0	0%	\$1,500	\$0	0%
Commercial Umbrella	\$4,303	\$4,342	\$39	0.91%	\$4,342	\$39	0.91%
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	\$13,083	\$15,661	\$2,578	19.70%	\$15,661	\$2,578	19.70%
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	\$47,714	\$40,512	-\$7,202	-15.09%	\$40,512	-\$7,202	-15.09%
Carrier	Lloyd's of London	Lloyd's of London			Lloyd's of London		
Limit	\$86,565,540	\$86,565,540	\$0	0%	\$86,565,540	\$0	0%
Deductible	\$100,000	\$100,000	\$0	0%	\$100,000	\$0	0%
TOTAL	\$249,008	\$255,146	\$6,139	2.47%	\$255,146	\$6,139	2.47%

Notes

Alternative Crime Quote - \$250K w/ \$1500 Deductible - \$396