



	<u>2024-2025</u>	<u>2025-2026</u>
	<u>Expiring EMC</u>	<u>Quote EMC</u>
Package	\$405,827	\$500,312
Auto	\$126,238	\$142,645
Umbrella	\$40,352	\$89,851
Worker's Comp	\$144,899 (KEMI)	\$164,539 (KEMI)
Excess Earthquake	\$63,435 (+\$20M coverage)	\$63,614 (+\$20M coverage)
TOTAL:	\$780,751	\$960,961

EXPIRING NOTES:

*OVERALL INCREASE OF APPROXIMATELY 25%

*Limit increase on structures was a total of \$18,463,424

This is due to property value and replacement cost increase

*Worker's Comp: Expiring emod = 0.73 Renewal emod = 0.95
(emod expected to drop in 26-27)

*Excess Earthquake: Extra needed to cover our structures up to \$45 million

*Wind/hail deductible remains \$75,000 per location (most others are \$100,000)

*Cyber coverage: \$1,000,000

*Network Security: \$1,000,000

*Flood: \$1,000,000