



2025-2026 WC Pricing Sheet

Collective Liability Insurance Cooperative (CLIC)
Niles Township District for Special Education #807
Member Cost Comparison

Coverage Description	2024-2025	2025-2026	% Change
Payroll Information			
7380 – Drivers	\$0	\$0	
8868 – Teachers/Professionals	\$13,673,866	\$15,704,264	
9082 – Cafeteria	\$0	\$0	
9101 – Maintenance/All Other	\$288,979	\$329,721	
Total Payroll	\$13,962,845	\$16,033,985	14.8%
Experience Modification Factor (MOD)	1.04	1.25	20.2%
Modified Premium	\$43,246	\$57,334	32.6%

Fixed Costs			
Worker's Compensation Premium	\$2,498	\$3,174	
RPA Administration Fee	\$3,081	\$3,204	
Sedgwick Claims Administration Fee	\$1,700	\$1,897	
Sedgwick Loss Control Fee	\$985	\$1,970	
Total Fixed Costs	\$8,264	\$10,244	24.0%

Variable Costs			
Loss Fund – Initial 100%	\$55,138	\$73,101	
Actuarial Debit/Credit	12.4%	2.9%	
Loss Fund – 100% with Actuarial Debit/Credit	\$61,955	\$75,217	
High/Low Plan 10% Supplemental Loss Fund Contribution, if applicable	\$0	\$0	
Total Loss Fund w/Debit/Credit and High/Low	\$61,955	\$75,217	21.4%
Total Worker's Compensation Program Costs:	\$70,219	\$85,461	21.7%



Collective Liability Insurance Cooperative (CLIC)

Niles Township District for Special Education #807

2025-2026 P&C Invoice

DUE BY: July 31, 2025

Coverage Description	Company	Policy #	Effective Date	Amount Due:
Package Policy	CLIC / Great American Insurance Co.	CLICCR2025; CLICGL2025; CLICAL2025	7/1/2025	\$1,436
Property (\$500M limit)	CLIC / Travelers Insurance Co.	CLICPR2025	7/1/2025	\$12,647
Boiler & Machinery	Chubb Insurance Group	76401709	7/1/2025	\$863
School Board Legal Liability	Lexington Insurance Co.	038248353-02	7/1/2025	\$3,402
Excess Liability (\$35M limit)	CLIC / Great American / Ambridge / Obsidian / Upland / Everest / Vantage	CLICXS2025	7/1/2025	\$2,940
Student Accident - Mandatory	Gerber Life Insurance Co.	13379925	7/1/2025	\$1,294
Student Accident - Catastrophic	Gerber Life Insurance Co.	1306000225	7/1/2025	\$335
Cyber Liability (\$2M limit)	ACE American Insurance Co.	TBD	7/1/2025	\$12,236
Excess Cyber Liability (\$1M limit)	ACE American Insurance Co.	TBD	7/1/2025	\$10,290
Pollution Liability	Ironshore Specialty Ins. Co.	ISPILLSCAWU3003	7/1/2025	\$752
Gallagher Crisis Protect (GCP)	Lloyd's of London	B1262FC0228325	7/1/2025	\$2,079
Risk Management Services Fee	RPA	N/A	7/1/2025	\$6,788
Claims Administration Fee	Gallagher Bassett Services	N/A	7/1/2025	\$1,300
Loss Control Services	Gallagher Bassett Services	N/A	7/1/2025	\$995
CLIC Program Management Operating Fee	CLIC	N/A	7/1/2025	N/A
Loss Fund - Package	CLIC	N/A	7/1/2025	\$3,114
Loss Fund - School Board Legal	CLIC	N/A	7/1/2025	\$1,202
Total Due:				\$61,673

PLEASE MAKE CHECK PAYABLE TO CLIC AND REMIT TO:

ISLAF PLUS - COLLECTIVE LIABILITY INSURANCE COOP
36496 TREASURY CENTER
CHICAGO, IL 60694-6400

IF YOU WOULD LIKE TO SEND YOUR PAYMENT BY WIRE TRANSFER:

BMO HARRIS BANK NA
ABA ROUTING #071000288
ACCOUNT TITLE: ILLINOIS SCHOOL DISTRICT LIQUID ASSET FUND PLUS
ACCOUNT #: 2972503
FOR CREDIT: COLLECTIVE LIABILITY INSURANCE COOPERATIVE
A/C 10274-102

DUE BY July 31, 2025

In accordance with the CLIC By-Laws, a 6% interest rate will be charged to the School District for any payment received after its due date.