



Lemont High School

800 Porter Street • Lemont, IL 60439

Phone - (630) 257-5838

Fax - (630) 257-7603

Web - www.lhs210.net

Dr. Matt Maxwell, Superintendent

Eric Michaelsen, Principal



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FOR ACTION

Lemont Township High School Dist. 210
BOARD OF EDUCATION MEETING
December 15, 2025

SUBJECT: Property & Casualty Insurance Renewal

BACKGROUND DATA: Annually in December the District receives its Property & Casualty Insurance renewal quote for the next period (12/31/2025 – 12/31/2026). The District is part of the Suburban School Cooperative Insurance Pool (SSCIP), an insurance cooperative which consists of 63 area member school districts. This cooperative purchases insurance policies for property, general liability, auto, boiler and machinery, excess (property and liability), cyber and school board legal insurance coverages.

FINANCIAL IMPACT: Premiums for the period 12/31/2024 – 12/31/2025 were \$244,056. The renewal premium for this year is \$249,728, or an increase of 2.3%. Last year's renewal increase was 13.5%. The increase is due to our 5-year claim experience and current market conditions. Nationwide insurance losses have occurred due to storms in the Midwest, wildfires, aging infrastructure and sexual abuse cases. In addition, cyber terrorist attacks have increased dramatically over the last 3 years. SSCIP has worked diligently to control costs and utilize pooling of resources to secure a solid renewal for 2025-2026.

RECOMMENDATION: That the Board of Education approve the renewal of Property & Casualty Insurance with the Suburban School Cooperative Insurance Pool in the amount of \$249,728.