



WEST CHICAGO ELEMENTARY SCHOOLS

Reach Higher. Achieve Together.
Alcanza Más. Logrando Juntos.

TO Board of Education
FROM Karen Apostoli
Executive Director of Business & Operations
DATE October 1, 2026
SUBJECT CLIC Intent to Renew

This memo is:

- ☐ Information only.
- ☒ Information with a recommendation and a request for Board consent.
- ☐ Information with a recommendation and a request for Board approval by vote.

Date by which a Board decision is needed: October 15, 2026

Previous memos on this topic can be found:

- ☒ in previous Board packet(s) dated: November 6, 2025
- ☐ or attached to this memo

Basic Information/Overview	The Administration is asking the Board to confirm its intent to renew with the Collective Liability Insurance Cooperative (CLIC). CLIC will submit its proposal for Workers' Compensation, Property/Casualty, Student Accident, and Fiduciary Liability insurance coverage renewal for the school year 2027-2028 in May of 2027. The renewal is effective July 1, 2027, with an annual market review by Arthur J. Gallagher Risk Management Services Inc. CLIC is requesting that, if the District is not going to renew that they give 6 months' notice. Therefore, we are bringing the request for renewal for FY 2027-2028 to the BOE prior to Jan. 1, 2027.																																																
Strategic Plan Goal Alignment																																																	
Background or historical information	The BOE has previously approved recommended carriers, as identified by Arthur J. Gallagher Risk Management, for District #33's CLIC renewal for the FY 2007-2008 school term through the FY 2026-2027 school term. <table><tr><th></th><th>2026-27</th><th>2025-26</th><th>2024-25</th><th>2023-24</th><th>2022-23</th><th>2021-22</th><th>2020-21</th></tr><tr><td>Workers' Compensation</td><td>342,965</td><td>308,035</td><td>344,171</td><td>221,778</td><td>195,297</td><td>193,766</td><td>224,380</td></tr><tr><td>Property/Casualty/Student Accident</td><td>224,046</td><td>242,225</td><td>221,120</td><td>219,988</td><td>193,970</td><td>167,346</td><td>140,244</td></tr><tr><td>Fiduciary Liability</td><td>2,150</td><td>2,150</td><td>2,150</td><td>2,150</td><td>2,150</td><td>2,150</td><td>2,050</td></tr><tr><td>Additional Cyber Liability</td><td>20,639</td><td></td><td></td><td>16,048</td><td>19,633</td><td></td><td></td></tr><tr><td>Total</td><td>\$589,800</td><td>\$552,410</td><td>\$567,441</td><td>\$459,964</td><td>\$411,050</td><td>\$363,262</td><td>\$366,674</td></tr></table>		2026-27	2025-26	2024-25	2023-24	2022-23	2021-22	2020-21	Workers' Compensation	342,965	308,035	344,171	221,778	195,297	193,766	224,380	Property/Casualty/Student Accident	224,046	242,225	221,120	219,988	193,970	167,346	140,244	Fiduciary Liability	2,150	2,150	2,150	2,150	2,150	2,150	2,050	Additional Cyber Liability	20,639			16,048	19,633			Total	\$589,800	\$552,410	\$567,441	\$459,964	\$411,050	\$363,262	\$366,674
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Previous decisions, actions or parameters that relate to this topic or issue	The annual CLIC renewal meeting will take place in May 2027, and District 33 will receive the proposed FY 2027-28 premium renewal for Worker's Compensation, Property/Casualty and Student Accident, and Fiduciary Liability insurance. The renewal will be presented to the BOE in June 2027 for review.
Recommendation	Award the Collective Liability Insurance Cooperative (CLIC) as the insurance carrier through District #33 renewal with CLIC for the 2027-28 school year.
Other Questions	