Suburban School Cooperative Insurance Pool
December 31, 2025 to December 31, 2026
Loss Fund and Premium Contribution
WOOD DALE SD #7

	Exposure	District Exposures	SSCIP Exposure	% of Total	Weight	Calculation
Allocation Calculation:						
	Property $ (5-Year Average)	$63,642,656	$8,830,798,324	0.72%	35.0%	0.25%
	Students (5-Year Average)	955	145,642	0.66%	55.0%	0.36%
	Vehicles $ (5-Year Average)	$830,000	$26,003,364	3.19%	10.0%	0.32%
	Total Exposure %					**0.93%**
	Total Loss % (5-Year Average)	$18,540	$1,495,207	1.24%	100.0%	**1.24%**
	Exposure Weight					69%
	Loss Weight					31%
	Balance Factor					1.0289
(1)	**Allocation % for Loss Fund & Fixed Cost Premium**					**1.06%**

Premium Calculation:

(2)	Total Loss Fund Premium	$5,006,991
(3)	Total Package Premium & Fixed Costs	$4,762,420
(4a)	Preliminary Loss Fund Premium	$52,925
(4b)	Preliminary Package Premium & Fixed Costs	$50,339
(5)	Total Excess Property and Boiler & Machinery Premium	$3,526,965
(6)	Preliminary Excess Property and Boiler & Machinery Premium	$25,418
(7)	Total Excess Liability Premium	$837,623
(8)	Preliminary Excess Liability Premium	$5,495
(9)	Total Pollution Premium	$313,632
(10)	Preliminary Pollution Premium	$2,057
(11)	**Preliminary Total Premium**	**$136,235**
(12)	Prior	$126,523
(13)	Initial Change from Prior	7.7%
(14)	Capped Change from Prior	7.7%
(15)	Initial Premium (Excl. Surplus Reduction)	$136,235
(16)	Balance Factor	1.020
(17)	**Premium (Excl. Surplus Reduction and Cyber)**	**$138,982**
(18)	Total Crisis Coverage Premium	$59,536
(19)	District Crisis Coverage Premium	**$440**
(20)	Total Cyber Premium and Related Commission less Surplus Offset for Cyber Toolkit	$1,810,692
(21)	District Cyber Premium at Expiring Limit	**$29,177**
(22)	**Surplus Reduction**	**($1,924)**
(23)	**Total Premium**	**$166,675**

Notes
(1)   = [(Total Exposure % × Exposure Weight) + (Total Loss % × Loss Weight)] × Balance Factor
(2)   Provided by RPA
(3)   Provided by RPA; Includes $5Mx$1M (Old Republic/Obsidian) and $5Mx$6M (Munich)
(4a)   = (2) × (1)
(4b)   = (3) × (1)
(5)   Provided by RPA
(6)   = (5) × 'Property $ (5-Year Average) % of Total'
(7)   Provided by RPA; Includes $5Mx$11M (Everest), $5Mx$16M (Great American) and $5Mx$21M (Midvale)
(8)   = (7) × 'Student Count (5-Year Average) % of Total'
(9)   Provided by RPA
(10)   = (9) × 'Student Count (5-Year Average) % of Total'
(11)   = (4a) + (4b) + (6) + (8) + (10)
(12)   From prior invoice
(13)   = (11) / (12) - 1.0
(14)   = (13), bound by minimum and maximum % change selected by SSCIP board
(15)   = (12) × [1 + (14)]
(16)   Factor used so that sum of member premiums adds to total premium
(17)   = (15) × (16)
(18)   Provided by RPA
(19)   = (18) × 'Student Count (5-Year Average) % of Total'; with minimum of $250 and maximum of $2,500
(20)   Provided by RPA
(21)   Provided by RPA
(22) $200,000 surplus reduction applied to loss fund and allocated to member
(23)   = (17) + (19) + (21) + (22)
*SSCIP is using surplus to offset Loss Control Services ($80,400) and 50% of the Cyber Toolkit Service Fee ($7,500)