



Collective Liability Insurance Cooperative (CLIC)
River Trails School District #26
 Member Cost Comparison

Coverage Description	Additional Description	2025-2026	2026-2027	% Change
Fixed Costs				
Package (includes General Liability, Auto Liability, Garage Liability, Police Professional/Security Guards, Bullying and Crime)		\$2,897	\$3,343	
Property (including Auto Physical Damage)	\$500,000,000 Limit	\$27,513	\$25,986	
Boiler & Machinery		\$1,978	\$2,014	
School Board Legal Liability	\$20,000 Deductible	\$5,603	\$5,615	
Excess Liability	\$33M xs \$2M Limit	\$12,932	\$16,366	
Student Accident - Mandatory		\$5,387	\$5,387	
Student Accident - Catastrophic		\$1,476	\$1,476	
Pollution Liability		\$1,635	\$1,660	
Primary Cyber Liability ⁽¹⁾	\$2M Limit; \$25,000 Deductible	\$14,769	\$11,963	
Excess Cyber Liability	\$1M Limit	\$10,290	\$8,335	
Crisis Protect		\$2,079	\$2,070	
RPA Administration Fee		\$7,220	\$7,581	
Gallagher Bassett Services Claims Administration Fee		\$1,300	\$1,347	
Gallagher Bassett Services Loss Control Fee		\$995	\$995	
CLIC Program Management Operating Fee		N/A	N/A	
Total Fixed Costs		\$96,074	\$94,138	-2.0%

Variable Costs				
Loss Fund - Package	includes actuarial debit/credit ⁽²⁾	\$21,908	\$22,144	
Actuarial Debit/Credit - Package		-15.9%	-17.4%	
Loss Fund - School Board Legal Liability	includes actuarial debit/credit ⁽²⁾	\$2,427	\$2,416	
Actuarial Debit/Credit - School Board Legal Liability		3.6%	0.3%	
Total Variable Costs		\$24,335	\$24,560	0.9%

Statistical Information				
Total Insurable Values (Includes Vehicles)		\$105,012,572	\$106,913,607	1.8%
Students		1,476	1,476	0.0%
Vehicles		1	1	0.0%
Total Property & Casualty Program Costs:		\$120,409	\$118,698	-1.4%

(1) \$750,000 for Ransomware. If your district is not receiving the "Full Limit" for ransomware, Multi-Factor Authentication (MFA) was not being completely engaged when renewal info was collected this past January. The sublimit shown can be removed with completion of the MFA attestation form which will be sent to you electronically in the coming weeks.

(2) Actuarial Debit/Credit is provided by independent audit firm Milliman, Inc. based on each district's loss experience for the past 5 years, not including the current year.