



Board of Education

TO: Board of Education
FROM: Karen Apostoli, Executive Director of Business and Operations
DATE: November 6, 2025
RE: 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: November 20, 2025

Previous memos on this topic can be found:

- ☐ in previous Board packet(s) dated. _____
- ☐ or attached to this memo

Basic information:
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, and Student Accident, and Fiduciary Liability insurance coverage renewal for the school year 2026-2027 in May of 2026. The renewal is effective July 1, 2026, 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 2026-2027 to the BOE prior to Jan. 1, 2026.
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 2025-2026 school term.
Previous decisions, actions or parameters that relate to this topic or issue:
The annual CLIC renewal meeting will take place in May 2026, and District 33 will receive the proposed FY 2026-27 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 2026 for review.

Below is the premium cost information for the last 4 renewals:

	2025-26	2024-25	2023-24	2022-23	2021-22	2020-21
Workers' Compensation	308,035	344,171	221,778	195,297	193,766	224,380
Property/Casualty/Student Accident	242,225	221,120	219,988	193,970	167,346	140,244
Fiduciary Liability	2,150	2,150	2,150	2,150	2,150	2,050
Additional Cyber Liability			16,048	19,633		
Total	\$552,410	\$567,441	\$459,964	\$411,050	\$363,262	\$366,674

Recommendations:

Award the Collective Liability Insurance Cooperative (CLIC) as the insurance carrier through District #33 renewal with CLIC for the 2026-27 school year.

Other questions? What else does the Board wish to know?: