



Collective Liability Insurance Cooperative (CLIC)
West Chicago Elementary School District #33
 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)		\$7,938	\$9,085	
Property (including Auto Physical Damage)	\$500,000,000 Limit	\$54,939	\$49,905	
Boiler & Machinery		\$3,841	\$3,911	
School Board Legal Liability	\$20,000 Deductible	\$12,238	\$12,127	
Excess Liability	\$33M xs \$2M Limit	\$28,241	\$35,342	
Student Accident - Mandatory		\$11,768	\$11,636	
Student Accident - Catastrophic		\$3,224	\$3,188	
Pollution Liability		\$3,265	\$3,188	
Primary Cyber Liability ⁽¹⁾	\$2M Limit; \$25,000 Deductible	\$26,965	\$21,842	
Excess Cyber Liability	\$3M Limit	\$25,480	\$20,639	
Crisis Protect		\$2,079	\$2,070	
RPA Administration Fee		\$15,952	\$16,750	
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		\$198,225	\$192,024	-3.1%
Variable Costs				
Loss Fund - Package	includes actuarial debit/credit ⁽²⁾	\$24,530	\$28,826	
Actuarial Debit/Credit - Package		20.0%	-4.0%	
Loss Fund - School Board Legal Liability	includes actuarial debit/credit ⁽²⁾	\$19,470	\$23,196	
Actuarial Debit/Credit - School Board Legal Liability		20.0%	20.0%	
Total Variable Costs		\$44,000	\$52,022	18.2%
Statistical Information				
Total Insurable Values (Includes Vehicles)		\$209,692,259	\$205,319,159	-2.1%
Students		3,224	3,188	-1.1%
Vehicles		10	10	0.0%
Total Property & Casualty Program Costs:		\$242,225	\$244,046	0.8%

(1) Full Limit 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.