



**Collective Liability Insurance Cooperative (CLIC)
School District #45 DuPage County
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)		\$11,352	\$12,221	
Property (including Auto Physical Damage)	\$500,000,000 Limit	\$53,858	\$50,852	
Boiler & Machinery		\$3,847	\$3,921	
School Board Legal Liability	\$20,000 Deductible	\$12,060	\$12,211	
Excess Liability	\$33M xs \$2M Limit	\$27,829	\$35,585	
Student Accident - Mandatory		\$11,596	\$11,717	
Student Accident - Catastrophic		\$3,177	\$3,210	
Pollution Liability		\$3,199	\$3,247	
Primary Cyber Liability ⁽¹⁾	\$2M Limit; \$25,000 Deductible	\$22,222	\$18,000	
Excess Cyber Liability		\$0	\$0	
Crisis Protect		\$2,079	\$2,070	
RPA Administration Fee		\$16,116	\$16,922	
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		\$169,630	\$172,298	1.6%

Variable Costs				
Loss Fund - Package	includes actuarial debit/credit ⁽²⁾	\$32,460	\$37,680	
Actuarial Debit/Credit - Package		4.0%	-5.1%	
Loss Fund - School Board Legal Liability	includes actuarial debit/credit ⁽²⁾	\$26,493	\$26,962	
Actuarial Debit/Credit - School Board Legal Liability		20.0%	2.5%	
Total Variable Costs		\$58,953	\$64,642	9.7%

Statistical Information				
Total Insurable Values (Includes Vehicles)		\$205,565,085	\$209,216,564	1.8%
Students		3,177	3,210	1.0%
Vehicles		27	23	-14.8%
Total Property & Casualty Program Costs:		\$228,583	\$236,940	3.7%

(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.



Collective Liability Insurance Cooperative (CLIC)
School District #45, DuPage County
Fiduciary Liability Cost Comparison

Line of Coverage	Company	2025-2026	2026-2027	% Change
Fiduciary Liability	Federal Insurance Company (Chubb)	\$2,150	\$2,150	0%
Total Fiduciary Liability Program Costs Due for July 1, 2026-2027			\$2,150	

Collective Liability Insurance Cooperative

Individual Member Property/Casualty Loss Ratio

As of December 31, 2025

Member: School District #45 DuPage County

Policy Term	Total Paid & Reserved Losses within CLIC's Retention	CLIC Loss Fund Collected	Loss Ratio
2020/21	\$19,008	\$19,055	99.8%
2021/22	\$0	\$20,451	0.0%
2022/23	\$0	\$23,946	0.0%
2023/24	\$3,734	\$25,885	14.4%
2024/25	\$0	\$26,287	0.0%
TOTAL	\$22,741	\$115,624	20%

- Please note the above figures do not contain any trending or development factors that are known to increase open claims.
- Five years loss data, valued as of 12/31/25, was utilized in the calculation of the 2026/2027 Debit/Credit Allocations.
- Individual Property Losses have been capped at half of CLIC's SIR - \$500,000
- Individual Liability losses have been capped at \$200,000