



# Suburban School Cooperative Insurance Pool (SSCIP)

2025-2026 Renewal Update

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December 5<sup>th</sup> 2025



# Today's Agenda



- I. Call to Order
- II. Roll Call
- III. Introduction of Executive Committee and Business Partners presented by SSCIP Chair
  - a. SSCIP Executive Committee
  - b. Milliman USA – *Actuary*
  - c. Ancel Glink – *Corporate Counsel*
  - d. Gallagher Bassett – *Loss Control*
  - e. RPA/Gallagher – *Program Administrators*
- IV. Approval of Meeting Minutes from May 16<sup>th</sup>, 2025 ACTION
- V. SSCIP Chairperson's Report (Curt Saindon, Chairperson)
- VI. Program/Pool Administration Report and Update presented by RPA/Gallagher ACTION
  - a. 12/31/2025-12/31/2026 Property and Liability Renewal Presentation
  - b. Member Cost Allocation presented by Milliman
  - c. SSCIP Water Sensor Program – Kick Off
- VII. Loss Control Update presented by Gallagher Bassett Loss Control
- VIII. Nomination / Elections for SSCIP Executive Committee ACTION
- IX. Other Matters presented by RPA/Gallagher
  - a. Additional Services and Future Coverages Considerations
- X. Adjournment ACTION



# Introductions

## SSCIP Executive Committee:

- Mr. Curt Saindon - *Board Chair*
  - Woodridge School District #68
- Ms. Jennifer Hosty - *Vice Chair*
  - South Berwyn School District #100
- Mr. James Bunn
  - North Palos School District #117
- Ms. Sonia Martinez
  - Technology Center of DuPage
- Mr. Dale Falk
  - Northbrook School District #30
- Mr. Steve Gress
  - Alsip School District #126
- Mr. Mike Vilendrer
  - Des Plaines School District #62
- Ms. Amy McPartlin
  - Prospect Heights School District #23
- Mr. Marty Hickman
  - McLean County #5

## SSCIP Business Partners & Presenters:

- Marcus Henthorn | Tyler MacKenzie | Tia Schoolcraft | Samuel Ding | Marissa Hermle | Patryk Pasek
  - RPA – *Pool Administration*
- Timothy C. Vosicky | Michael Paczolt | Matthew Murray
  - Milliman – *Actuary*
- Stewart Diamond | Thomas DiCianni
  - Ancel Glink – *Legal*
- Jonathan Wilson
  - Gallagher Bassett– *Loss Control*

# Suburban School Cooperative Insurance Pool (SSCIP)



67  
Members

42 Years of  
Service

SSCIP

Over \$95M in  
Paid Claims

Program Equity  
\$19,500,000+

***SSCIP** was the 2<sup>nd</sup>  
intergovernmental  
pool formed in the  
United States.*

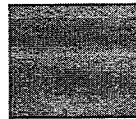


# State of the Insurance Market - Overall

× Liability

× Auto

× Abuse



**Hard Market:** Rates increasing, terms eroding, shrinking capacity. (If you get something good take it and run).  
Market and loss history playing major factor.

- Law Enforcement

- Crime

- Pollution

- Property



**Challenging renewals:** General rate increase to keep up with losses and inflation but options and coverage readily available.

✓ ~~Worker's Compensation\*~~

✓ ~~Student Accident~~

✓ Cyber

✓ Boiler



**Stable:** Carriers compete for business. We can drive down rates and costs. In some cases, market is still hard but shows signs of improvement for proactive management





# SSCIP Exposure



Exposure	2021-2022	2022-2023	2023-2024	2024-2025	2025-2026	% Change
Schools	317	315	316	316	316	0%
Students	147,842	146,156	145,380	144,311	144,481	0.12%
Teachers	12,565	11,901	11,986	12,746	13,042	2.3%
Vehicles	804	809	828	858	874	1.9%
Property Value	\$7,498,719,141	\$8,226,955,279	\$8,992,562,681	\$9,592,317,193	\$9,776,806,003	1.92%
Vehicle Value	\$25,613,201	\$25,632,313	\$25,915,125	\$26,147,247	\$26,526,935	1.45%
Number of Member Districts	67	67	67	67	67	0%



## 2025-2026 Proposed Renewal Pricing

CARRIERS	EXPIRING 24/25	RENEWAL 25/26	CHANGE
<b>FIXED COST</b>			
Package	Great American \$400K SIR	Great American \$400K SIR	
Premium	\$1,671,367	\$1,765,305	5.6%
Excess Property	Travelers	Travelers	
Premium	\$3,506,237	\$3,377,254	(3.7%)
Boiler & Machinery	Travelers	Chubb (new)	
Premium	\$229,199	\$149,711	(34.7%)
Pollution	Ironshore	Ironshore	
Premium	\$298,751	\$313,632	5%
Excess Liability (\$25M)	Multiple Carriers	Multiple Carriers (new)	
Premium	\$2,437,555	\$2,770,554	13.7%
Cyber	Cowbell	Cowbell	
Premium	\$1,531,749	\$1,386,901	(9.5%)
Crisis Coverage	Lloyd's	Lloyd's	
Premium	\$59,536	\$59,536	0%
TPA Services	Gallagher Bassett	Gallagher Bassett	
Fee	\$204,071	\$225,047	10.3%
Pool Administration/Brokerage	RPA	RPA	
Fee	\$1,039,676	\$1,071,178	3.03%
Cyber Toolkit	Cyber Pools	Cyber Pools	
Fee	\$191,750	\$191,750	0%
<b>TOTAL</b>	<b>\$11,169,891</b>	<b>\$11,310,868</b>	<b>1.3%</b>
<b>VARIABLE COST</b>			
<b>LOSS FUND TOTAL</b>	<b>\$4,903,039</b>	<b>\$5,006,991</b>	<b>2.1%</b>
<b>TOTAL PROGRAM COST</b>	<b>\$16,072,930</b>	<b>\$16,317,859</b>	<b>1.5%</b>
<b>TOTAL SURPLUS OFFSET</b>	<b>\$650,000</b>	<b>\$200,000</b>	
<b>TOTAL PROGRAM COST WITH OFFSET</b>	<b>\$15,422,930</b>	<b>\$16,117,859</b>	<b>4.5%</b>
Debit/Credit	(+3% / -5%)	(+5% / -5%)	



## Proposed Pricing Summarized

CARRIERS	EXPIRING 24/25	RENEWAL 25/26	CHANGE
Fixed Cost			
Total	\$11,169,891	\$11,310,868	1.3%
Variable Cost			
Loss Fund Total	\$4,903,039	\$5,006,991	2.1%
<b>TOTAL PROGRAM COST</b>	<b>\$16,072,930</b>	<b>\$16,317,859</b>	<b>1.5%</b>
Surplus Offset	\$650,000	<u>\$200,000</u>	
<b><u>TOTAL FINAL PROGRAM COST</u></b>	<b><u>\$15,422,930</u></b>	<b><u>\$16,117,859</u></b>	<b><u>4.5%</u></b>
Debit/Credit	(+3% / -3%)	(+5% / -5%)	





# Pricing Summary Sample



## Premium Calculation:

(2)	Total Loss Fund Premium	\$5,006,991
(3)	Total Package Premium & Fixed Costs	\$4,762,420
(4a)	Preliminary Loss Fund Premium	\$1,095
(4b)	Preliminary Package Premium & Fixed Costs	\$1,041
(5)	Total Excess Property and Boiler & Machinery Premium	\$3,526,965
(6)	Preliminary Excess Property and Boiler & Machinery Premium	\$1,476
(7)	Total Excess Liability Premium	\$837,623
(8)	Preliminary Excess Liability Premium	\$239
(9)	Total Pollution Premium	\$313,632
(10)	Preliminary Pollution Premium	\$90
(11)	Preliminary Total Premium	\$3,941
(12)	Prior	\$5,999
(13)	Initial Change from Prior	-34.3%
(14)	Capped Change from Prior	4.0%
(15)	Initial Premium (Excl. Surplus Reduction)	\$6,239
(16)	Balance Factor	1.020
(17)	Premium (Excl. Surplus Reduction and Cyber)	\$6,365
(18)	Total Crisis Coverage Premium	\$59,536
(19)	District Crisis Coverage Premium	\$250
(20)	Total Cyber Premium and Related Commission less Surplus Offset for Cyber Toolkit	\$1,810,692
(21)	District Cyber Premium at Expiring Limit	\$14,365

(22)	Surplus Reduction	(\$88)
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(23)	Total Premium	\$20,892
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