



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

Coverage Description	Additional Description	2024-2025	2025-2026	% Change
<b>Fixed Costs</b>				
Package (includes General Liability, Auto Liability, Garage Liability, Police Professional/Security Guards, Bullying and Crime)		\$3,240	\$2,897	
Property (including Auto Physical Damage)	\$500,000,000 Limit	\$25,106	\$27,513	
Boiler & Machinery		\$1,802	\$1,978	
School Board Legal Liability	\$20,000 Deductible	\$5,629	\$5,603	
Excess Liability	\$33M xs \$2M Limit	\$9,453	\$12,932	
Student Accident - Mandatory		\$5,387	\$5,387	
Student Accident - Catastrophic		\$1,476	\$1,476	
Pollution Liability		\$1,379	\$1,635	
Primary Cyber Liability <sup>(1)</sup>	\$2M Limit; \$25,000 Deductible	\$16,283	\$14,769	
Excess Cyber Liability	\$1M Limit	\$10,500	\$10,290	
Crisis Protect		\$2,068	\$2,079	
RPA Administration Fee		\$6,942	\$7,220	
Gallagher Bassett Services Claims Administration Fee		\$1,229	\$1,300	
Gallagher Bassett Services Loss Control Fee		\$995	\$995	
CLIC Program Management Operating Fee		N/A	N/A	
<b>Total Fixed Costs</b>		<b>\$91,489</b>	<b>\$96,074</b>	<b>5.0%</b>

<b>Variable Costs</b>				
Loss Fund - Package	includes actuarial debit/credit <sup>(2)</sup>	\$21,930	\$21,908	
Actuarial Debit/Credit - Package		20.0%	-15.9%	
Loss Fund - School Board Legal Liability	includes actuarial debit/credit <sup>(2)</sup>	\$2,346	\$2,427	
Actuarial Debit/Credit - School Board Legal Liability		-1.2%	3.6%	
<b>Total Variable Costs</b>		<b>\$24,276</b>	<b>\$24,335</b>	<b>0.2%</b>

<b>Statistical Information</b>				
Total Insurable Values (Includes Vehicles)		\$95,824,657	\$105,012,572	9.6%
Students		1,476	1,476	0.0%
Vehicles		5	1	-80.0%
<b>Total Property &amp; Casualty Program Costs:</b>		<b>\$115,765</b>	<b>\$120,409</b>	<b>4.0%</b>

(1) Sublimit for Ransomware. If your district is not receiving the "Full Limit" for Ransomware that means your district is receiving a sublimit as Multi-Factor Authentication (MFA) was not being completely engaged when renewal info was collected this past January. This sublimit can be removed with completion of the MFA Attestation form included in your district's electronic packet to be delivered week of 5/19.

(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.