



2025-2026 P&C Pricing Sheet

ALPS (Alliance for Liability and Property Services) Stillwater Area Public Schools #834

Member Cost Comparison

Coverage Description	Additional Description	2024-2025	2025-2026	% Change
Fixed Costs:				
Package (includes Property, General Liability, Auto Liability & Physical Damage, Crime, Excess Liability, EBL, Law, Abuse)	includes actuarial debit/credit in [] (1)	\$145,238.69 [10.0%]	\$174,912.21 [10.0%]	
Excess Property		\$502,306.24	\$544,528.56	
Boiler & Machinery		\$13,194.00	\$14,633.00	
Pollution Liability		\$26,431.82	\$28,636.87	
RPA/Gallagher Risk Management Services Fee		\$28,615.00	\$29,759.60	
Gallagher Bassett Services Claims Administration Fee		\$12,036.00	\$11,878.00	
Gallagher Bassett Services Loss Control Fee		\$1,200.00	\$1,200.00	
Operations Cost		\$11,770.00	\$12,117.00	
Cyber Liability		\$42,668.86	\$40,548.30	
Total Fixed Cost		\$783,460.61	\$858,213.54	9.5%

Variable Costs:				
Loss Fund - Package	includes actuarial debit/credit in [] (1)	\$185,127.00 [10.0%]	\$221,968.00 [10.0%]	
Loss Fund - Corridor		\$10,732.00	\$14,756.55	
Total Variable Cost		\$195,859.00	\$236,724.55	20.9%

Statistical Information				
Total Insurable Values	includes APD	\$770,394,260	\$799,623,458	3.8%
Students		8,266	8,430	2.0%
All Vehicles		16	16	0.0%
P&C Contribution on a Maximum Cost Basis:		\$979,319.61	\$1,094,938.09	11.8%

(1) Please note the actuarial debit/credit system for the 2025/2026 renewal is based upon your districts exposures as well as the previous 5 years of loss history (excluding the current year).

(2) 2025 Member Specific Deductibles:

Cyber Liability: \$25,000