



Collective Liability Insurance Cooperative (CLIC)
Lincolnwood School District #74
Member Cost Comparison

Coverage Description	Additional Description	2024-2025	2025-2026	% Change
Fixed Costs				
Package (includes General Liability, Auto Liability, Garage Liability, Police Professional/Security Guards, Bullying and Crime)		\$2,149	\$2,425	
Property (including Auto Physical Damage)	\$500,000,000 Limit	\$29,927	\$29,325	
Boiler & Machinery		\$1,924	\$1,952	
School Board Legal Liability	\$20,000 Deductible	\$4,717	\$4,620	
Excess Liability	\$33M xs \$2M Limit	\$7,923	\$10,664	
Student Accident - Mandatory		\$4,515	\$4,442	
Student Accident - Catastrophic		\$1,237	\$1,217	
Pollution Liability		\$1,646	\$1,744	
Primary Cyber Liability ⁽¹⁾	\$2M Limit; \$25,000 Deductible	\$16,420	\$14,893	
Excess Cyber Liability		\$0	\$0	
Crisis Protect		\$2,068	\$2,079	
RPA Administration Fee		\$5,766	\$5,997	
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	
Total Fixed Costs		\$80,516	\$81,653	1.4%
Variable Costs				
Loss Fund - Package	includes actuarial debit/credit ⁽²⁾	\$27,117	\$27,090	
Actuarial Debit/Credit - Package		-15.4%	-15.9%	
Loss Fund - School Board Legal Liability	includes actuarial debit/credit ⁽²⁾	\$3,516	\$3,218	
Actuarial Debit/Credit - School Board Legal Liability		-11.6%	-8.4%	
Total Variable Costs		\$30,633	\$30,308	-1.1%
Statistical Information				
Total Insurable Values (Includes Vehicles)		\$114,223,645	\$111,926,105	-2.0%
Students		1,237	1,217	-1.6%
Vehicles		1	1	0.0%
Total Property & Casualty Program Costs:		\$111,149	\$111,961	0.7%

(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.

Collective Liability Insurance Cooperative

Individual Member Property/Casualty Loss Ratio

As of December 31, 2024

Member: Lincolnwood School District #74

Policy Term	Total Paid & Reserved Losses within CLIC's Retention	CLIC Loss Fund Collected	Loss Ratio
2019/2020	\$12	\$19,876	0.1%
2020/2021	\$0	\$25,177	0.0%
2021/2022	\$0	\$32,371	0.0%
2022/2023	\$0	\$37,904	0.0%
2023/2024	\$0	\$32,286	0.0%
Total	\$12	\$147,614	0.0%

- 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 12/31/24, was utilized in the calculation of the 2025/2026 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



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Fiduciary Liability Cost Comparison

Line of Coverage	Company	2024-2025	2025-2026	% Change
Fiduciary Liability	Federal Insurance Company (Chubb)	\$2,150	\$2,150	0%

Total Fiduciary Liability Program Costs Due for July 1, 2025-2026	\$2,150
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Collective Liability Insurance Cooperative

Individual Member School Board Legal Liability Loss Ratio

As of December 31, 2024

Member: LINCOLNWOOD SCHOOL DISTRICT #74

Policy Term	Total Paid & Reserved Losses within CLIC's Retention	CLIC Loss Fund Collected	Loss Ratio
2019/20	\$0	\$4,198	0%
2020/21	\$0	\$3,066	0%
2021/22	\$0	\$3,737	0%
2022/23	\$0	\$3,554	0%
2023/24	\$0	\$4,009	0%
TOTAL	\$0	\$18,564	0%

Please note the above figures do not contain any trending or development factors that are known to increase open claims.

Five years of loss data valued as of 12/31/24 was utilized to calculate the 2025/2026 Debit/Credit Allocations.