



**Board of Education**

TO: Board of Education  
 FROM: Executive Director of Business & Operations, Karen Apostoli  
 DATE: June 4, 2026  
 RE: CLIC Insurance Renewal

**This memo is:**

- Information only.
- Information with a recommendation, and a request for Board consent.
- Information with a recommendation, and a request for Board approval by vote.

Date by which a Board decision is needed: 06/18/26

Previous memos on this topic can be found:

- in previous Board packet(s) dated. 06/05/2025
- or attached to this memo

**Basic information:**

Collective Liability Insurance Cooperative (CLIC) has submitted its proposal for Workers' Compensation Property/Casualty and Student Accident, and Fiduciary Liability insurance coverage renewal for the school year 2026-27. The renewal is effective July 1, 2026, with an annual market review by Arthur J. Gallagher Risk Management Services Inc. In December 2025, the Board voted to continue with CLIC Liability Insurance.

**Background or historical information:**

Below is a comparison of the 2026-27 renewal amounts and the last 6 renewals:

|                                    | 2026-27          | 2025-26          | 2024-25          | 2023-24          | 2022-23          | 2021-22          | 2020-21          |
|------------------------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|
| Workers' Compensation              | 342,965          | 308,035          | 344,171          | 221,778          | 195,297          | 193,766          | 224,380          |
| Property/Casualty/Student Accident | 224,046          | 242,225          | 221,120          | 219,988          | 193,970          | 167,346          | 140,244          |
| Fiduciary Liability                | 2,150            | 2,150            | 2,150            | 2,150            | 2,150            | 2,150            | 2,050            |
| Additional Cyber Liability         | 20,639           |                  |                  | 16,048           | 19,633           |                  |                  |
| <b>Total</b>                       | <b>\$589,800</b> | <b>\$552,410</b> | <b>\$567,441</b> | <b>\$459,964</b> | <b>\$411,050</b> | <b>\$363,262</b> | <b>\$366,674</b> |

**Previous decisions, actions or parameters that relate to this topic or issue: (Options) 3 options**

**Recommendations: (Recommendations) and (Evaluate)**

Administration recommends that the BOE approve the renewal fees for the contract with CLIC for the 2026-27 school year so that the District may continue to receive the benefits that the CLIC Co-op provides as it relates to competitive pricing, service, and coverage for Workers' Compensation, Property/Casualty, and Student Accident, Fiduciary, and Cyber Liability Insurance coverage.

**Other questions? What else does the Board wish to know?:**

