



Collective Liability Insurance Cooperative (CLIC)
School District #45 DuPage County
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)		\$10,022	\$11,352	
Property (including Auto Physical Damage)	\$500,000,000 Limit	\$52,622	\$53,858	
Boiler & Machinery		\$3,782	\$3,847	
School Board Legal Liability	\$20,000 Deductible	\$12,340	\$12,060	
Excess Liability	\$33M xs \$2M Limit	\$20,717	\$27,829	
Student Accident - Mandatory		\$11,811	\$11,596	
Student Accident - Catastrophic		\$3,236	\$3,177	
Pollution Liability		\$2,890	\$3,199	
Primary Cyber Liability ⁽¹⁾	\$2M Limit; \$25,000 Deductible	\$24,501	\$22,222	
Excess Cyber Liability		\$0	\$0	
Crisis Protect		\$2,068	\$2,079	
RPA Administration Fee		\$15,496	\$16,116	
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		\$161,709	\$169,630	4.9%

Variable Costs				
Loss Fund - Package	includes actuarial debit/credit ⁽²⁾	\$26,287	\$32,460	
Actuarial Debit/Credit - Package		2.3%	4.0%	
Loss Fund - School Board Legal Liability	includes actuarial debit/credit ⁽²⁾	\$22,108	\$26,493	
Actuarial Debit/Credit - School Board Legal Liability		20.0%	20.0%	
Total Variable Costs		\$48,395	\$58,953	21.8%

Statistical Information				
Total Insurable Values (Includes Vehicles)		\$200,845,386	\$205,565,085	2.3%
Students		3,236	3,177	-1.8%
Vehicles		27	27	0.0%
Total Property & Casualty Program Costs:		\$210,104	\$228,583	8.8%

(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.



2025-2026 Fiduciary Pricing Sheet

Collective Liability Insurance Cooperative (CLIC)
School District #45, DuPage County
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