



Collective Liability Insurance Cooperative (CLIC)
Community Consolidated School District #89
 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)		\$4,028	\$4,753	
Property (including Auto Physical Damage)	\$500,000,000 Limit	\$32,866	\$35,822	
Boiler & Machinery		\$2,380	\$2,585	
School Board Legal Liability	\$30,000 Deductible	\$8,355	\$8,609	
Excess Liability	\$33M xs \$2M Limit	\$14,029	\$19,868	
Student Accident - Mandatory		\$7,997	\$8,278	
Student Accident - Catastrophic		\$2,191	\$2,268	
Pollution Liability		\$1,807	\$2,130	
Primary Cyber Liability ⁽¹⁾	\$2M Limit; \$25,000 Deductible	\$20,137	\$18,265	
Excess Cyber Liability	\$2M Limit	\$19,200	\$18,816	
Crisis Protect		\$2,068	\$2,079	
RPA Administration Fee		\$8,585	\$8,928	
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		\$125,867	\$134,696	7.0%
Variable Costs				
Loss Fund - Package	includes actuarial debit/credit ⁽²⁾	\$11,490	\$14,303	
Actuarial Debit/Credit - Package		4.8%	4.8%	
Loss Fund - School Board Legal Liability	includes actuarial debit/credit ⁽²⁾	\$6,711	\$6,141	
Actuarial Debit/Credit - School Board Legal Liability		-11.7%	-8.4%	
Total Variable Costs		\$18,201	\$20,444	12.3%
Statistical Information				
Total Insurable Values (Includes Vehicles)		\$125,444,063	\$136,726,070	9.0%
Students		2,191	2,268	3.5%
Vehicles		3	3	0.0%
Total Property & Casualty Program Costs:		\$144,068	\$155,140	7.7%

(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.