



**Collective Liability Insurance Cooperative (CLIC)**  
**Community Consolidated School District #89**  
 Member Cost Comparison

Coverage Description	Additional Description	2025-2026	2026-2027	% Change
<b>Fixed Costs</b>				
Package (includes General Liability, Auto Liability, Garage Liability, Police Professional/Security Guards, Bullying and Crime)		\$4,753	\$5,298	
Property (including Auto Physical Damage)	\$500,000,000 Limit	\$35,822	\$33,918	
Boiler & Machinery		\$2,585	\$2,635	
School Board Legal Liability	\$30,000 Deductible	\$8,609	\$8,289	
Excess Liability	\$33M xs \$2M Limit	\$19,868	\$24,158	
Student Accident - Mandatory		\$8,278	\$7,953	
Student Accident - Catastrophic		\$2,268	\$2,179	
Pollution Liability		\$2,130	\$2,168	
Primary Cyber Liability <sup>(1)</sup>	\$2M Limit; \$25,000 Deductible	\$18,265	\$14,794	
Excess Cyber Liability	\$2M Limit	\$18,816	\$15,241	
Crisis Protect		\$2,079	\$2,070	
RPA Administration Fee		\$8,928	\$9,374	
Gallagher Bassett Services Claims Administration Fee		\$1,300	\$1,347	
Gallagher Bassett Services Loss Control Fee		\$995	\$995	
CLIC Program Management Operating Fee		N/A	N/A	
<b>Total Fixed Costs</b>		<b>\$134,696</b>	<b>\$130,419</b>	<b>-3.2%</b>
<b>Variable Costs</b>				
Loss Fund - Package	includes actuarial debit/credit <sup>(2)</sup>	\$14,303	\$21,874	
Actuarial Debit/Credit - Package		4.8%	25.0%	
Loss Fund - School Board Legal Liability	includes actuarial debit/credit <sup>(2)</sup>	\$6,141	\$5,540	
Actuarial Debit/Credit - School Board Legal Liability		-8.4%	-9.1%	
<b>Total Variable Costs</b>		<b>\$20,444</b>	<b>\$27,414</b>	<b>34.1%</b>
<b>Statistical Information</b>				
Total Insurable Values (Includes Vehicles)		\$136,726,070	\$139,547,457	2.1%
Students		2,268	2,179	-3.9%
Vehicles		3	3	0.0%
<b>Total Property &amp; Casualty Program Costs:</b>		<b>\$155,140</b>	<b>\$157,833</b>	<b>1.7%</b>

(1) Full Limit for Ransomware. If your district is not receiving the "Full Limit" for ransomware, Multi-Factor Authentication (MFA) was not being completely engaged when renewal info was collected this past January. The sublimit shown can be removed with completion of the MFA attestation form which will be sent to you electronically in the coming weeks.

(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.