



Collective Liability Insurance Cooperative (CLIC)
Community Unit School District #200 (Wheaton)
 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)		\$25,314	\$28,570	
Property (including Auto Physical Damage)	\$500,000,000 Limit	\$191,514	\$194,362	
Boiler & Machinery		\$13,893	\$14,137	
School Board Legal Liability	\$30,000 Deductible	\$44,655	\$44,902	
Excess Liability	\$33M xs \$2M Limit	\$74,953	\$103,600	
Student Accident - Mandatory		\$50,757	\$51,178	
Student Accident - Catastrophic		\$11,710	\$11,829	
Pollution Liability		\$10,523	\$11,546	
Primary Cyber Liability ⁽¹⁾	\$2M Limit; \$100,000 Deductible	\$54,317	\$49,266	
Excess Cyber Liability	\$3M Limit	\$26,920	\$25,480	
Crisis Protect		\$2,068	\$2,079	
RPA Administration Fee		\$56,184	\$58,432	
Gallagher Bassett Services Claims Administration Fee		\$6,342	\$3,362	
Gallagher Bassett Services Loss Control Fee		\$995	\$995	
CLIC Program Management Operating Fee		N/A	N/A	
Total Fixed Costs		\$570,144	\$599,738	5.4%
Variable Costs				
Loss Fund - Package	includes actuarial debit/credit ⁽²⁾	\$147,744	\$147,629	
Actuarial Debit/Credit - Package		-7.7%	-15.8%	
Loss Fund - School Board Legal Liability	includes actuarial debit/credit ⁽²⁾	\$36,123	\$33,057	
Actuarial Debit/Credit - School Board Legal Liability		20.0%	-8.4%	
Total Variable Costs		\$183,867	\$180,686	-1.7%
Statistical Information				
Total Insurable Values (Includes Vehicles)		\$730,968,980	\$741,837,818	1.5%
Students		11,710	11,829	1.0%
Vehicles		37	34	-8.1%
Total Property & Casualty Program Costs:		\$754,011	\$780,424	3.6%

(1) Full Limit 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.