



**Collective Liability Insurance Cooperative (CLIC)
Community Unit School District #200 (Wheaton)**

Member Cost Comparison

Coverage Description	Additional Description	2022-2023	2023-2024	% Change
Fixed Costs				
Package (includes General Liability, Auto Liability, Garage Liability, Police Professional/Security Guards, Bullying and Crime)		\$22,453	\$22,687	
Property (including Auto Physical Damage)	\$575,000,000 Limit	\$136,806	\$169,797	
Boiler & Machinery		\$12,227	\$13,489	
School Board Legal Liability	\$30,000 Deductible	\$39,804	\$42,140	
Excess Liability	\$36M xs \$1M Limit	\$53,819	\$61,114	
Student Accident - Mandatory		\$56,618	\$49,789	
Student Accident - Catastrophic		\$11,690	\$11,551	
Pollution Liability		\$8,350	\$9,632	
Primary Cyber Liability (1)	\$2M Limit; \$100,000 Deductible	\$103,080	\$67,978	
Excess Cyber Liability (2)	\$3M Limit	\$41,616	\$26,920	
Crisis Protect		\$1,735	\$1,931	
RPA Administration Fee		\$51,946	\$54,024	
Gallagher Bassett Services Claims Administration Fee		\$4,978	\$5,053	
Gallagher Bassett Services Loss Control Fee		\$995	\$995	
CLIC Program Management Operating Fee		N/A	N/A	
Total Fixed Costs		\$546,116	\$537,101	-1.7%

Variable Costs:				
Loss Fund - Package	includes actuarial debit/credit (3)	\$178,357	\$161,341	
Actuarial Debit/Credit - Package		-7.2%	-12.7%	
Loss Fund - School Board Legal Liability	includes actuarial debit/credit (3)	\$23,014	\$30,328	
Actuarial Debit/Credit - School Board Legal Liability		9.9%	4.3%	
Total Program Contribution on a Maximum Cost Basis		\$747,487	\$728,770	-2.5%

Statistical Information				
Total Insurable Values (Includes Vehicles)		\$667,344,402	\$707,929,321	6.1%
Students		11,690	11,551	-1.2%
Vehicles		36	37	2.8%
Total Program Costs Due for July 1, 2023-2024		\$728,770		-2.5%

(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 renewal email.

(2) For the 2022-2023 Expiring term only \$1M in Excess Cyber Liability was available so if a value is shown for the expiring cost that represents an additional \$1M in Cyber cover. If no value is shown this means your district did not purchase any additional Cyber cover for the 2022-2023 Expiring term.

(3) 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.