



**Prairie State Insurance Cooperative (PSIC)**  
**New Berlin Community Unit School District #16**  
 Member Cost Comparison

Coverage Description	Additional Description	2025-2026	2026-2027	% Change
<b>Fixed Costs:</b>				
Package Policy	includes actuarial debit/credit in [] (1)	\$40,100 [0%]	\$44,877 [0%]	
Excess Property		\$44,035	\$37,222	
Boiler & Machinery		\$2,871	\$1,914	
Pollution Liability		\$2,933	\$3,078	
Excess Liability	(Expiring \$8,000,000 xs \$2,000,000) (Renewal \$10,000,000 xs \$2,000,000)	\$10,869	\$12,821	
Student Accident - Mandatory	(\$25,000)	\$4,541	\$4,389	
Student Accident - Catastrophic	(\$7,000,000 xs \$25,000)	\$1,310	\$1,295	
Cyber Liability	(Expiring \$5,000,000) (Renewal \$5,000,000)	\$18,183	\$16,492	
Deadly Weapons/Crisis Advisory		\$807	\$789	
Administration/Brokerage Fee		\$6,299	\$6,979	
Local Agents' Fee		\$6,299	\$6,979	
Claims Administration Fee		\$3,702	\$3,400	
Loss Control Fee		\$1,072	\$1,087	
Loss Control Fee - Cyber		\$500	\$500	
Operating Expense Fee		N/A	N/A	
<b>Total Fixed Cost</b>		<b>\$143,521.29</b>	<b>\$141,822.46</b>	<b>-1%</b>

<b>Variable Costs:</b>				
Loss Fund - Package	Funded amount (88.21% for 2026) includes actuarial debit/credit in [] (1)	\$93,124 [0%]	\$103,993 [0%]	
<b>Property &amp; Casualty Program Contribution:</b>		<b>\$236,645.29</b>	<b>\$245,815.46</b>	<b>4%</b>
Auditable Loss Fund (based on exposures listed below)	This figure should be budgeted under your Tort Fund.	\$14,748	\$13,894	

<b>Statistical Information</b>				
Total Insured Values	includes APD	\$77,453,592	\$77,061,261	-1%
Pre-K/Elementary/Junior Students		612	629	3%
High School Students		250	223	-11%
Teachers		75	65	-13%
All Other Vehicles		5	5	0%
Buses		22	23	5%
<b>Property &amp; Casualty Program Contribution:</b>		<b>\$236,645.29</b>	<b>\$245,815.46</b>	<b>4%</b>

(1) Please note, the actuarial debit/credit system for the 2026/2027 renewal is based on 2025/2026 individual member annual contribution. This system is based on 5 years of incurred losses by member as well as 2026/2027 exposures by member.