



**Prairie State Insurance Cooperative (PSIC)
North Boone Community Unit School District #200
Member Cost Comparison**

Coverage Description	Additional Description	2025-2026	2026-2027	% Change
Fixed Costs:				
Package Policy	includes actuarial debit/credit in [] (1)	\$25,626 [0%]	\$28,679 [0%]	
Excess Property		\$61,001	\$51,946	
Boiler & Machinery		\$3,939	\$2,626	
Pollution Liability		\$3,192	\$3,350	
Excess Liability	(Expiring \$8,000,000 xs \$2,000,000) (Renewal \$10,000,000 xs \$2,000,000)	\$18,497	\$21,578	
Student Accident - Mandatory	(\$25,000)	\$8,003	\$7,819	
Student Accident - Catastrophic	(\$7,000,000 xs \$25,000)	\$2,230	\$2,180	
Cyber Liability	(Expiring \$3,000,000) (Renewal \$3,000,000)	\$23,831	\$22,640	
Deadly Weapons/Crisis Advisory		\$1,373	\$1,328	
Administration/Brokerage Fee		\$9,900	\$10,296	
Local Agents' Fee		\$9,900	\$10,296	
Claims Administration Fee		\$700	\$643	
Loss Control Fee		\$1,072	\$1,087	
Loss Control Fee - Cyber		\$500	\$500	
Operating Expense Fee		N/A	N/A	
Total Fixed Cost		\$169,763.54	\$164,967.75	-3%

Variable Costs:				
Loss Fund - Package	Funded amount (88.21% for 2026) includes actuarial debit/credit in [] (1)	\$74,322 [0%]	\$82,997 [0%]	
Property & Casualty Program Contribution:		\$244,085.54	\$247,964.75	2%
Auditable Loss Fund (based on exposures listed below)	This figure should be budgeted under your Tort Fund.	\$11,770	\$11,089	

Statistical Information				
Total Insured Values	includes APD	\$107,294,142	\$107,543,727	0%
Pre-K/Elementary/Junior Students		975	954	-2%
High School Students		492	480	-2%
Teachers		120	123	3%
All Other Vehicles		9	9	0%
Buses		27	27	0%
Property & Casualty Program Contribution:		\$244,085.54	\$247,964.75	2%

(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.