



Collective Liability Insurance Cooperative (CLIC)
West Chicago Elementary School District #33
 Member Cost Comparison

Coverage Description	2025-2026	2026-2027	% Change
Payroll Information			
7380 – Drivers	\$0	\$0	
8868 – Teachers/Professionals	\$43,978,894	\$46,177,839	
9082 – Cafeteria	\$153,548	\$161,225	
9101 – Maintenance/All Other	\$1,976,706	\$2,075,541	
Total Payroll	\$46,109,148	\$48,414,605	5.0%
Experience Modification Factor (MOD)	1.28	1.43	11.7%
Modified Premium	\$200,014	\$251,741	25.9%

Fixed Costs			
Worker's Compensation Premium	\$11,072	\$13,169	
RPA Administration Fee	\$9,419	\$9,889	
Sedgwick Claims Administration Fee	\$7,019	\$7,454	
Sedgwick Loss Control Fee	\$2,955	\$2,985	
Total Fixed Costs	\$30,464	\$33,498	10.0%

Variable Costs			
Loss Fund – Initial 100%	\$255,017	\$320,970	
Actuarial Debit/Credit	8.8%	-3.6%	
Loss Fund – 100% with Actuarial Debit/Credit	\$277,571	\$309,467	
High/Low Plan 10% Supplemental Loss Fund Contribution, if applicable	\$0	\$0	
Total Loss Fund w/Debit/Credit and High/Low	\$277,571	\$309,467	11.5%
Total Worker's Compensation Program Costs:	\$308,035	\$342,965	11.3%