



## 2025-2026 WC Pricing Sheet

### Collective Liability Insurance Cooperative (CLIC) Community Consolidated School District #89

#### Member Cost Comparison

Coverage Description	2024-2025	2025-2026	% Change
<b>Payroll Information</b>			
7380 – Drivers	\$0	\$0	
8868 – Teachers/Professionals	\$20,636,854	\$21,439,769	
9082 – Cafeteria	\$0	\$0	
9101 – Maintenance/All Other	\$315,355	\$342,776	
<b>Total Payroll</b>	<b>\$20,952,209</b>	<b>\$21,782,545</b>	<b>4.0%</b>
<b>Experience Modification Factor (MOD)</b>	<b>0.87</b>	<b>0.88</b>	<b>1.1%</b>
<b>Modified Premium</b>	<b>\$51,909</b>	<b>\$52,762</b>	<b>1.6%</b>

<b>Fixed Costs</b>			
Worker's Compensation Premium	\$2,999	\$2,921	
RPA Administration Fee	\$5,382	\$5,597	
Sedgwick Claims Administration Fee	\$3,162	\$3,528	
Sedgwick Loss Control Fee	\$985	\$985	
<b>Total Fixed Costs</b>	<b>\$12,527</b>	<b>\$13,030</b>	<b>4.0%</b>

<b>Variable Costs</b>			
Loss Fund – Initial 100%	\$66,184	\$67,271	
Actuarial Debit/Credit	-18.6%	-12.2%	
Loss Fund – 100% with Actuarial Debit/Credit	\$53,850	\$59,082	
High/Low Plan 10% Supplemental Loss Fund Contribution, if applicable	\$0	\$0	
<b>Total Loss Fund w/Debit/Credit and High/Low</b>	<b>\$53,850</b>	<b>\$59,082</b>	<b>9.7%</b>
<b>Total Worker's Compensation Program Costs:</b>	<b>\$66,377</b>	<b>\$72,112</b>	<b>8.6%</b>