



2025-2026

Prairie State Insurance Cooperative (PSIC)
Putnam County Community Unit School District #535
Member Cost Comparison

Coverage Description	Additional Description	2024-2025	2025-2026	% Change
Variable Cost (PC/WC Combined)				
Total Variable Costs %				33%
Variable Cost % above is your districts contribution into the programs Loss Fund. Depending on program performance, those contributions can be returned in the form of Member Equity or Surplus in future years.				

Total PSIC Program Costs (*)				
Property/Casualty Costs		\$114,151.69	\$133,639.80	17%
Worker's Compensation Costs		\$27,621.42	\$30,888.59	12%
Total PSIC Cost 2025-2026		\$141,773.11	\$164,528.39	16%

(*) Subject to individual district property exposure, student exposure, auto exposure and payrolls, if applicable

Member Equity Summary

Total PSIC Net Position for Property Casualty is:

\$8,448,256

The net position is also known as the 'member equity' or 'surplus' of the program.

Total PSIC Net Position for Workers Compensation is:

\$7,558,464

The net position is also known as the 'member equity' or 'surplus' of the program.

The net positions displayed above for both PSIC programs show potential future equity that your district may be entitled to receive in the form of a loyalty return.