



2025-2026 WC Pricing Sheet

Collective Liability Insurance Cooperative (CLIC) Meridian Community Unit School District #223

Member Cost Comparison

Coverage Description	2024-2025	2025-2026	% Change
Payroll Information			
7380 – Drivers	\$628,653	\$646,360	
8868 – Teachers/Professionals	\$9,570,357	\$11,445,898	
9082 – Cafeteria	\$257,313	\$282,864	
9101 – Maintenance/All Other	\$1,662,247	\$673,975	
Total Payroll	\$12,118,570	\$13,049,097	7.7%
Experience Modification Factor (MOD)	0.99	1.02	3.0%
Modified Premium	\$109,535	\$89,975	-17.9%

Fixed Costs			
Worker's Compensation Premium	\$6,328	\$4,981	
RPA Administration Fee	\$7,203	\$7,491	
Sedgwick Claims Administration Fee	\$4,176	\$4,660	
Sedgwick Loss Control Fee	\$985	\$985	
Total Fixed Costs	\$18,692	\$18,116	-3.1%

Variable Costs			
Loss Fund – Initial 100%	\$139,657	\$114,718	
Actuarial Debit/Credit	-22.7%	-20.5%	
Loss Fund – 100% with Actuarial Debit/Credit	\$107,977	\$91,153	
High/Low Plan 10% Supplemental Loss Fund Contribution, if applicable	\$0	\$0	
Total Loss Fund w/Debit/Credit and High/Low	\$107,977	\$91,153	-15.6%
Total Worker's Compensation Program Costs:	\$126,669	\$109,269	-13.7%