

Collective Liability Insurance Cooperative

Individual Member Property/Casualty Loss Ratio

As of December 31, 2021

Member: Lincolnwood School District #74

Policy Term	Total Paid & Reserved Losses within CLIC's Retention	CLIC Loss Fund Collected	Loss Ratio
2016/17	\$170,300	\$11,642	1462.8%
2017/18	\$0	\$13,971	0.0%
2018/19	\$0	\$16,633	0.0%
2019/20	\$12	\$19,876	0.1%
2020/21	\$0	\$25,177	0.0%
Total	\$170,312	\$87,299	195.1%

- Please note the above figures do not contain any trending or development factors that are known to increase open claims.
- Five years of loss data, valued as of 12/31/21, was utilized in the calculation of the 2022/2023 Debit/Credit Allocations.
- Individual Property losses have been capped at \$500,000
- Individual Liability losses have been capped at \$200,000