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SELF Workers Compensation Program Renewal - Proposal for July 1, 2026 through June 30, 2027 - Woodridge #68

1 message

Lillian Wagner <Lillian_Wagner@rpadmin.com>

Tue, May 5, 2026 at 12:36 PM

To: "saindonc@woodridge68.org" <saindonc@woodridge68.org>, "gliwaa@woodridge68.org" <gliwaa@woodridge68.org>, "hansenk@woodridge68.org" <hansenk@woodridge68.org>, "maloneys@woodridge68.org" <maloneys@woodridge68.org>

Dear **SELF** Member,

As SELF approaches its 7/1/2026 renewal, we are pleased to present your Districts **07/01/2026 – 06/30/2027 Worker's Compensation Renewal Proposal**. Attached in this email, you will find:

- Your District's SELF 2026-2027 Renewal Proposal
- Letter from your SELF Executive Committee
 - Please read the attached letter from your Executive Committee on the program's overall renewal results and contributing cost drivers.
- Your District's Experience Modification Worksheets for 2025
- May 15, 2026 Full Membership Renewal Meeting Agenda
- Meeting Minutes from the December 5, 2025 SELF Mid-Year Informational meeting

SELF's practice has been to combine the following items with each renewal, and these will be discussed at the May 15th meeting:

- Renewal Contribution and % of Pool – your Districts share/portion of SELF for the coming program period
- Return of Contribution, member equity from prior years that is returned and used to offset your Districts renewal
- Debit/Credit of Payroll Audit for the period July 1, 2024 through June 30, 2025, the actual payroll audit is calculated against the estimated payroll used for FY 2025

A detailed example walkthrough of the proposal will be provided at the upcoming SELF Full Membership Renewal Meeting along with other significant program updates, we highly encourage your attendance as it will help you better understand your renewal and take advantage of SELF's future enhancements. If you have any additional questions, please reach out to your SELF administration team.

REMINDER: Please attend the in-person SELF Full Membership Renewal Meeting scheduled for Friday, May 15, 2026, starting at 9:00 AM (breakfast will be provided). This meeting is being held at the Chicago Marriott Schaumburg, 50 N Martingale Road., Schaumburg, IL, 60173. It's important that you attend this meeting so that we can reach a quorum to conduct business.

On behalf of the SELF Executive Committee, thank you for your active participation and we look forward to seeing you on May 15, 2026!

Sincerely,

SAMUEL DING

**MARCUS
HENTHORN**

TYLER MACKENZIE

LILLIAN WAGNER

MARIA CEDENO

Program Director

Area Executive Vice
President

Key Account
Executive


Client Service
Manager II


Client Service
Manager I


5 attachments

 **Memo from the SELF Executive Committee 2026-2027.pdf**
1023K

 **SELF 12-5-2025 Full Board Minutes.pdf**
261K

 **05.15.2026 Agenda.pdf**
187K

 **Woodridge SD #68.pdf**
81K

 **Woodridge SD #68 26-27 Proposal.pdf**
229K



SCHOOL EMPLOYEES' LOSS FUND (SELF)
Full Board of Directors Renewal Meeting
Chicago Marriott Schaumburg
50 N Martingale Road
Schaumburg, IL 60173



May 15th, 2026 – 9:00am-10:30AM

AGENDA

- I. **Roll Call**
- II. **Welcome** (Brian Stachacz, SELF Chairman)
 - I. Introductions – Executive Committee and Business Partners
- III. **Approval of Meeting Minutes** from December 5th, 2025 (Brian Stachacz, SELF Chair) **ACTION**
- IV. **State of the SELF Pool** – Update (Brian Stachacz, SELF Chair)
- V. **Financial Update** (Steve Gress, SELF Treasurer)
- VI. **Program Administrators Report** (RPA/Gallagher)
 - I. SELF 7/1/2026-2027 Renewal **ACTION**
 - II. SELF Return of Contribution **ACTION**
 - III. SELF TPA RFP Result
- VII. **SELF TPA Introductions** (SELF Adjusting Team)
- VIII. **SELF Executive Committee Member Elections** (Britt Isaly, SELF Attorney)
 - I. Executive Committee Election **ACTION**
- IX. **Other Matters That May Properly Come Before the Board of Directors** (RPA/Gallagher)
 - I. Nurse Triage Full Membership Rollout
 - II. Upcoming Grant Program
- X. **Loss Control Update** (Jon Wilson, GGB)
- XI. **Meeting Wrap Up** **ACTION**

Next Full-Membership Meeting

December 3rd, 2026 10:30am to 12:00pm – TBD



SELF

To: SELF Program Membership

From: SELF Executive Committee

Date: 5/4/2026

Subject: 2026–2027 Workers’ Compensation Renewal and Return of Contribution

The SELF Executive Committee is committed to transparent communication and prudent financial stewardship. As part of the 2026-2027 workers’ compensation renewal, we want to provide context for the upcoming **above-average SELF Renewal Results** and the rationale behind our **\$1.5M Return of Contribution Decision** to the membership. For 2026-2027, SELF continues to fund consistently at a 60% confidence level based on actuarial analyses with an **overall program increase of 17%**.

Renewal Increase – Key Drivers

The workers’ compensation market continues to harden nationally, and though above average, SELF is not immune to these pressures. The primary drivers of this year’s renewal increase include:

- **Rising Medical Costs:**
Medical costs are higher than ever and accelerate at unprecedented rates. This has significantly increased the average total cost per claim, even for less severe injuries.
- **More Litigious Claims Environment:**
Injured workers are retaining legal representation earlier and more frequently, resulting in higher settlements, greater defense costs, and longer claim durations.
- **Strategic Conservation of SELF Equity:**
Through extensive discussion and evaluation, The Executive Committee has taken a deliberate approach to preserve SELF’s financial strength. Maintaining strong program equity positions long-term to weather continued hardening market and reduce the risk of sharper renewal instability in future years.
- **Claims Administration Fixed Cost Increase:**
Following months of review, SELF made the strategic decision to transition claims administration services from **Sedgwick to Comprehensive Risk Services (CRS)**. Over the past year, the program received ongoing negative feedback regarding Sedgwick’s service and identified adjudication oversight concerns. With a **slight increase in renewal fixed cost**, this transition is an investment in restoring a **dedicated adjusting team** and improving future claim adjudication



process, which we expect will produce meaningful reductions in total claim costs over time.

Greater Emphasis on Individual Loss Experience:

In a highly sensitive market, individual member loss performance now has a greater impact than ever. Individual loss experience and exposure increases are becoming a greater key driver of overall renewal outcomes:

2026-2027 Return of Contribution – \$1.5 Million

Since 2017, SELF has returned a **total of \$20 Million** back to our membership as short-term premium relief. For the 2026-2027 renewal, the continued **\$1.5 Million Return of Contribution** reflects SELF's leading program performance and strong fiscal management. This return decision is focused on providing immediate member benefit while maintaining considerations on appropriate capitalization for future market challenges.

Take Advantage of SELF to Improve Your Loss Performance

Members looking to improve their loss experience are strongly encouraged to take advantage of **SELF's risk management and value-added resources**, which are designed to provide tailored K-12 loss control resources that proactively reduce loss activities. (Please click links below to access discussed resources)

Key focus areas include:

- Prompt and accurate injury reporting
 - SELF will be mandating SELF Nurse Triage as the program's only form of claims reporting starting 7/1/2026. We expect this to reduce claims reporting lag time, district administrative workload, and better immediate staff care.
- Establishing a Return-to-Work Program
- Attend the 2026 SELF Risk Seminars on emerging risks and loss control solutions
- Utilize SELF's Loss Control Services and training expertise
- Ensure proper signage of Waiver and Release on voluntary playground activities.
- Check out all of SELF's Value-added Program that are not listed above

For copies on any of the above, please reach out to your SELF administration team.



SELF

The Executive Committee remains confident in SELF's long-term stability and appreciates the continued partnership of the membership as we navigate an evolving workers' compensation landscape together.

Your SELF Executive Committee

Brian Stachacz *(Chair)*

Fran LaBella *(Board Member)*

Mark Bertolozzi *(Board Member)*

Brian O'Keefe *(Vice-Chair)*

Cindy Dykas *(Board Member)*

Doug O'Garek *(Board Member)*

Steve Gress *(Treasurer)*

Jeff Charleston *(Board Member)*

Joe Salmieri *(Board Member)*

**SCHOOL EMPLOYEES LOSS FUND
Workers Compensation Program**

Member Proposal of Insurance
July 1, 2026 to June 30, 2027

Presented to:

Woodridge SD #68

Dated:

May 5, 2026

Presented by:

<p>Samuel Ding Program Director RPA/Gallagher 2850 Golf Rd Rolling Meadows, IL 60008 Phone: (617) 678-5360 Samuel_Ding@rpadmin.com</p>	<p>Marcus Henthorn Program Director RPA/Gallagher 2850 Golf Rd Rolling Meadows, IL 60008 Phone: (630) 694-5152 Marcus_Henthorn@rpadmin.com</p>	<p>Tyler Mackenzie Account Executive – Key Accounts RPA/Gallagher 2850 Golf Rd Rolling Meadows, IL 60008 Phone: (630) 694-5165 Tyler_Mackenzie@rpadmin.com</p>
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SELF Executive Summary (2026-2027)

The SELF workers compensation renewal for 2026-2027 continues to show increased loss developments amid the hardening trend of Workers Compensation. Loss development continues to rise, at a controlled level, due to the continuous increase in overall payroll, average cost per claim, and claimant litigation rate. Despite the challenging trends in the current market, SELF remains its premier performance as an overall program.

In preparing for the 7/1/2026-2027 renewal SELF and the Executive Committee rely on several key items including:

- **Program Loss Development** – the SELF actuary reviews total pool losses from the current and prior years to predict the “ultimate” cost to SELF. Using this ultimate loss calculation the actuary can select or pick the loss rate needed to fund losses for the coming 2026-2027 period. With in-depth analytics on loss performances, SELF then adopts additional programs (like Nurse Triage) and enhance program inefficiencies (through our TPA RFP) to help our members and program proactively improve in the long run.
- **Member Loss Development** – the cost of open claims is on the rise due to increasing medical costs and the litigious culture. SELF uses a “loss sensitive” approach when calculating individual member contributions. As in previous years, member losses from the most recent three complete years are used to calculate the Individual district “Experience Modification” factor.
- **SELF Fixed Costs** – these costs include claims administration, program administration, excess insurance premium, loss control and various legal and professional fees. For 2026-2027, the SELF Executive Committee completed a TPA RFP for SELF’s Claims Administration to replace Sedgwick with Comprehensive Risk Services (CRS). The RFP was deemed necessary due to negative member feedback on Sedgwick’s communication, along with additional operational oversights and team structuring inefficiencies. Over months of careful reviews, the SELF Executive Committee has selected CRS (out of four candidates) effective 7/1/2026 to replace Sedgwick, given their dedicated team structure, K-12 expertise, strong client references, and aligned business model.
- **Excess Insurance** – SELF continues to purchase stop loss protection excess of a \$1,000,000 retention. For 2026-2027, SELF remains with our current insurance provider, Safety National Casualty Corporation, for their excess insurance. Coming off a very favorable two-year rate lock, SELF negotiated another rate lock at an additional 5% reduction despite the increase trend in the market, and the waiving of estimated payroll structure effective 2027.
- **Investment Income** – SELF’s unique structuring allows the program to retain investment income. As SELF continues to return surplus to offset our member premiums, investment income becomes hugely beneficial as it also helps initiate value-added programs that greatly improve our member losses in the long run.
- **Loss Fund Confidence Levels** – with stable investment income and increasing loss development SELF continues to fund future losses at a 60% confidence level in 2026-2027. This results in a total pool loss fund of \$9,119,332.

SELF’s member equity, or surplus, remains very strong with around \$28 million as of March 2026. Member equity is achieved through lower-than-expected losses in previous years and interest income. Over the years, SELF has returned member equity to active members in the form of a premium offset.

SELF’s commitment and high importance that it places on risk management and other cost reduction programs continues to contribute to the favorable financial results of the pool. Several of these programs have been in place now for many years and are having a significant impact on minimizing members’ total cost of risk. Programs include:

- **Safety Grant Program** – this program assists member districts through providing funds to purchasing loss conscious equipment specifically designed to reduce loss leading injuries. The individual member allowance for the program was further increased in 2025 to help place new safety equipment in schools and improve different areas of losses for our members. SELF Grant Program achieved a 99% member participation in 2025-2026.
- **Monthly claim roundtable and settlement meeting** – this arrangement continues to result in favorable settlement and case wins. SELF members are invited to attend these meetings to review open claims in their District.
- **Nurse Triage claim reporting** – As of 7/1/2026, SELF is mandating Nurse Triage as its primary form of claims reporting. The Nurse Triage Piloting Districts produced undeniable results over the past year, with an average lag time of 1.2 days. This enhancement will revolutionize our members’ ease and timely reporting and have proven results in lowered claim costs, faster Return-to-Work, and more efficient adjudication.
- **Educational Resources** – education and training continue to be provided by SELF. Districts have access to GCN educational webinars and bi-annual in-person loss control seminars to help inform and educate members on market updates and rising perils. Better protecting our members from a holistic view.

For the 2026-2027 program period SELF remains committed to conserving member assets through risk management and loss reduction activities and protecting our members through this hardening workers compensation market.



SCHOOL EMPLOYEES LOSS FUND

July 1, 2026 to June 30, 2027

Woodridge SD #68

Coverage Summary

LIMITS	
Workers Compensation	Statutory
Employers' Liability	
• Bodily Injury by Accident, Each Accident	\$2,000,000
• Bodily Injury by Disease, Policy Limit	\$2,000,000
• Bodily Injury by Disease, Each Employee	\$2,000,000

COVERAGE ENHANCEMENTS
• Broad Form All States Endorsement – U.S.A. and District of Columbia
• Foreign Voluntary Workers Compensation Coverage
• Automatic Waiver of Subrogation – If Required by Written Contract
• Voluntary Compensation Endorsement



QUOTATION
SCHOOL EMPLOYEES LOSS FUND

Woodridge SD #68

July 1, 2026 to June 30, 2027

CLASSIFICATION	ESTIMATED PAYROLL ¹	RATE/\$100	MANUAL PREMIUM
8868: Professional Employees (This includes all teachers, teachers' aides, administrative personnel, clerical, cafeteria employees, lunchroom/classroom supervisors or monitors)	\$34,208,809	\$0.27	\$92,706
9101: School- All Others (Custodial or maintenance workers)	\$1,654,548	\$2.39	\$39,511
7380: Commercial Drivers (Full-time and part-time bus drivers)	\$18,374	\$6.46	\$1,188
Total Manual Premium		\$133,404	

PRICING FACTORS	2025-2026	2026-2027	% CHANGE
Total Payroll	\$33,389,370	\$35,881,731	7.5%
Experience Modification Factor	0.65	0.65	0.0%
Total District Experience-Modified Premium	\$75,621	\$86,713	14.7%
SELF Pool Experience-Modification Factor	0.85	0.85	0.0%
Total P-Modified Premium	\$64,278	\$73,706	14.7%
Member Percent of Pool for Contribution²	0.73%	0.79%	7.8%

	POOL TOTAL	MEMBER CONTRIBUTION
Program Fixed Cost	\$2,341,884	\$18,389
SELF Loss Fund Contribution (60% Funding)	\$9,119,332	\$71,609
TOTAL CONTRIBUTION 2026-2027	\$11,461,216	\$89,998
Return of Contributions – FY 2004-2024	\$1,500,001	(\$18,391)
District Payroll Audit (Credit/Debit) from 2024-2025	\$3,333	
TOTAL Estimated Deposit Contribution with Adjustments for 2026-2027	\$74,939	

DO NOT PAY FROM THIS QUOTATION

YOUR 2026-2027 SELF INVOICE WILL FOLLOW WITH PAYMENT INSTRUCTIONS IN JUNE

¹ Auditable payroll

² Member P-mod premium compared to overall program total P-mod premium



SCHOOL EMPLOYEES LOSS FUND

July 1, 2026 to June 30, 2027

Woodridge SD #68

Estimated Exposures

PAYROLL & RATE COMPARISON	07/01/2025 to 6/30/2026	7/01/2026 to 6/30/2027	% Change
8868 Professional Employees Estimated Payroll	\$31,794,623	\$34,208,809	7.6%
8868 Rate Per \$100	\$0.24	\$0.27	12.9%
9101 School – All Other Employees Estimated Payroll	\$1,582,213	\$1,654,548	4.4%
9101 Rate Per \$100	\$2.48	\$2.39	-3.7%
7380 Commercial Drivers Estimated Payroll	\$12,534	\$18,374	46.6%
7380 Rate Per \$100	\$6.33	\$6.46	2.1%
Total Estimated Payroll	\$33,389,370	\$35,881,731	7.5%

MODIFIERS	07/01/2025 to 6/30/2026	7/01/2026 to 6/30/2027	% Change
Experience Modification Factor (E-Mod)	0.65	0.65	0.0%
SELF Pool Modification Factor (P-Mod)	0.85	0.85	0.0%

Workers' Compensation Experience Rating Worksheet

Effective Date: 7/1/2026

Risk ID:

State: IL

1	2	3	4	5	6	7	8	9	10	11
CODE	ELR	D - RATIO	PAYROLL	EXPECTED LOSSES	EXP. PRIM. LOSSES	CLAIMDATA # ID	IJ	OF	ACT. INC. LOSSES	ACT. PRIM. LOSSES

****Illinois

Policy Period: 7/1/2022 to 7/1/2023

Policy #:

7380	3.306	0.370	10,030	332	123	Sm. loss	5	F	2,315	2,315
8868	0.171	0.460	29,595,230	50,608	23,280	4A2301ZRP3X	5	F	12,403	12,403
9101	1.493	0.460	1,476,517	22,044	10,140					
Policy Period Totals			31,081,777	72,984	33,543				14,718	14,718

Policy Period: 7/1/2023 to 7/1/2024

Policy #:

7380	3.306	0.370	12,052	398	147	Sm. loss	6	F *	323	323
8868	0.171	0.460	30,571,753	52,278	24,048					
9101	1.493	0.460	1,521,359	22,714	10,448					
Policy Period Totals			32,105,164	75,390	34,644				323	323

Policy Period: 7/1/2024 to 7/1/2025

Policy #:

7380	3.306	0.370	17,839	590	218	Sm. loss	5	F	2,072	2,072
8868	0.171	0.460	33,212,436	56,793	26,125	Sm. loss	6	F *	630	630
9101	1.493	0.460	1,606,358	23,983	11,032					
Policy Period Totals			34,836,633	81,366	37,375				2,702	2,702

Mod Analysis for Woodridge SD #68

		(D) - (E)			(H) - (I)			
0.16		124,179	229,740	105,561	0	81,650	17,077	17,077
"W" VALUE		EXPECTED EXCESS	TOTAL EXPECTED	TOTAL EXP PRIM.	ACTUAL EXCESS	"B" VALUE	TOTAL ACTUAL	TOTAL ACT. PRIM.
A	B	C	D	E	F	G	H	I

Limited loss.
s Subrogation
or other special loss.

16
ARAP
1.00
if applicable

Experience Modification Calculation	11	12	13	14	15
PRIMARY LOSSES		STABILIZING VALUE	RATABLE EXCESS	ADJUSTED TOTALS	EXP MOD
ACTUAL	(I)	(C) X (1 - A) + (G)	(A) X (F)		(J) / (K)
	17,077	185,960	0	203,037	0.65
EXPECTED	(E)	(C) X (1 - A) + (G)	(A) X (C)		
	105,561	185,960	19,869	311,390	

* Rating reflects a decrease of 70 percent medical-only primary and excess loss dollars where ERA is applied, reflected only in totals (F), (H), and (I).

The ARAP surcharge shown is for those states in the rating that have approved the ARAP program. It was calculated based on the general interstate formula and maximum, however, the maximum surcharge may vary by state.