

Collective Liability Insurance Cooperative

Individual Member Workers Compensation Loss Ratio

As of December 31, 2025

Member: Meridian Community Unit School District #223

Policy Term	Total Paid & Reserved Losses within CLIC's Retention	CLIC Loss Fund Collected	Loss Ratio
2020/21	\$3,520	\$64,840	5.4%
2021/22	\$53,058	\$63,263	83.9%
2022/23	\$174,943	\$63,495	275.5%
2023/24	\$26,961	\$77,033	35.0%
2024/25	\$1,556	\$107,977	1.4%
TOTAL	\$260,038	\$376,608	69.0%

- Please note the above figures do not contain any trending or development factors that are known to increase open claims.
- Five years loss data, valued as of 12/31/25, was utilized in the calculation of the 2026/2027 Debit/Credit Allocations.
- Individual Losses have been capped at \$300,000