



**Collective Liability Insurance Cooperative (CLIC)  
Community Consolidated School District #89 (Glen Ellyn)  
Member Cost Comparison**

Coverage Description	2025-2026	2026-2027	% Change
<b>Payroll Information</b>			
7380 – Drivers	\$0	\$0	
8868 – Teachers/Professionals	\$21,439,769	\$22,194,603	
9082 – Cafeteria	\$0	\$0	
9101 – Maintenance/All Other	\$342,776	\$353,286	
<b>Total Payroll</b>	<b>\$21,782,545</b>	<b>\$22,547,889</b>	<b>3.5%</b>
<b>Experience Modification Factor (MOD)</b>	<b>0.88</b>	<b>0.86</b>	<b>-2.3%</b>
<b>Modified Premium</b>	<b>\$52,762</b>	<b>\$58,797</b>	<b>11.4%</b>

<b>Fixed Costs</b>			
Worker's Compensation Premium	\$2,921	\$3,076	
RPA Administration Fee	\$5,597	\$5,877	
Sedgwick Claims Administration Fee	\$3,528	\$3,747	
Sedgwick Loss Control Fee	\$985	\$995	
<b>Total Fixed Costs</b>	<b>\$13,030</b>	<b>\$13,694</b>	<b>5.1%</b>

<b>Variable Costs</b>			
Loss Fund – Initial 100%	\$67,271	\$74,967	
Actuarial Debit/Credit	-12.2%	-9.9%	
Loss Fund – 100% with Actuarial Debit/Credit	\$59,082	\$67,553	
High/Low Plan 10% Supplemental Loss Fund Contribution, if applicable	\$0	\$0	
<b>Total Loss Fund w/Debit/Credit and High/Low</b>	<b>\$59,082</b>	<b>\$67,553</b>	<b>14.3%</b>
<b>Total Worker's Compensation Program Costs:</b>	<b>\$72,112</b>	<b>\$81,247</b>	<b>12.7%</b>