

Collective Liability Insurance Cooperative

Individual Member Property/Casualty 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	\$0	\$72,356	0.0%
2021/22	\$0	\$65,664	0.0%
2022/23	\$176,537	\$53,115	332.4%
2023/24	\$5,342	\$45,242	11.8%
2024/25	\$32,778	\$53,874	60.8%
TOTAL	\$214,657	\$290,251	74%

- 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 Property Losses have been capped at half of CLIC's SIR - \$500,000
- Individual Liability losses have been capped at \$200,000